

Purchase of contribution years

Employer	
Last name, first name	
Address	
Date of birth	
Social insurance number (AHV number)	756.

As part of your 1e plan, you have the option of making voluntary purchases of pension benefits. Purchases of employee benefits insurance are tax deductible and can improve your pension provision.

The purchase amount is reduced by any vested benefits held with vested benefits foundations (if they are not already held with another pension fund) and Pillar 3a assets that exceed the defined threshold. Furthermore, a detailed review is necessary in the case of outstanding advance withdrawals for the promotion of home ownership or after a payout following a divorce. For these reasons, a purchase requires the completion and submission of this form.

Please note that the following calculations only take the relevant 1e plan into account. If you have any questions, please contact the management of the foundation (verwaltung1e@slps.ch or 058 311 22 10).

Procedure for making a purchase

- Please fully complete and sign this form and submit it to the business office of the foundation. The form can be submitted via online portal (register at <https://cs1e.slps.ch/pkcockpit>) or via e-mail (verwaltung1e@slps.ch).
- If one or more of the questions on the form are answered with "Yes", the purchase requires prior confirmation from the administration. If all questions are answered with "No", the payment can be carried out immediately.
- If you intend to make a purchase for the full amount, we kindly ask you to have the maximum purchase amount confirmed by the business office shortly before the payment (direct requests to verwaltung1e@slps.ch).
- The account details for your payment can be found at the end of this form. In order to ensure that your payment is taken into account for the current tax period, your payment must be credited to the foundation's account no later than five banking days before the end of the year.
- Purchases that have been reviewed and accepted by the administration will be invested within the following investment cycle. You will receive a confirmation of the payment once it has been invested.

Disclosures

1. Have you already withdrawn retirement benefits in the context of early retirement, or are you currently drawing such benefits (capital or pension)?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<i>If yes:</i> Please enclose the pension fund's certification of the amount of the termination benefit at the time of the early retirement and contact the administration.		
2. Have you moved to Switzerland from abroad within the last five years?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
	↓ Go to Section I	Date of move _____
<i>If yes:</i> Have you ever been insured by a pension fund in Switzerland before?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
<i>If yes:</i> Please enclose copies of the insurance certificates and/or termination benefits statements.	↓ Go to Section II	↓ Go to Section I

Section I: Manual calculation of purchasing potential without move from abroad

This section must be completed if you have either been domiciled in Switzerland for the last five years or have moved to Switzerland within the last five years and were already insured with a Swiss pension fund.

The maximum purchase amount is reduced by the assets below (-) if they have not already been counted towards another pension relationship. If they have, a corresponding confirmation must be submitted.

1. Purchasing potential according to pension certificate Please enter the details for your potential purchase according to your pension certificate. You can obtain a current pension certificate through the online portal or from the administration.	<input type="checkbox"/> No	<input type="checkbox"/> Yes	CHF _____ Date _____
2. Do you have any 2nd pillar assets outside of your basic pension fund solution and Credit Suisse Collective Foundation 1e (e.g. vested benefits account or policies) that have not already been counted towards one of the pension relationships? <u>If yes:</u> Please indicate the total amount of all vested benefits.	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(-) CHF _____ Date _____
3. Have you ever paid contributions into Pillar 3a as a self-employed person? <u>If yes:</u> Please enter the total amount of all Pillar 3a assets and contact the management.	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(-) CHF _____ Date _____
4. Have you made advance withdrawals for residential property and not yet (completely) paid these back? <u>If yes:</u> Please indicate the amount which is currently still outstanding.	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(-) CHF _____ Date _____
5. Was a payout following a divorce / legal dissolution of a registered partnership made <u>before you joined</u> the Credit Suisse Collective Foundation 1e? <u>If yes:</u> Please indicate the amount which is currently still outstanding.	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(-) CHF _____ Date _____
Total potential purchase amount For a manual calculation of the purchase amount, please subtract the (-) amounts indicated from your purchasing potential according to your pension certificate (question 1).			CHF _____

Section II: Manual calculation of purchasing potential with move from abroad

This section must be completed if you have moved to Switzerland from abroad within the last five years and were not previously signed up with a Swiss pension fund.

In the case of a person who moves to Switzerland from abroad and has never been a member of a pension fund in Switzerland before, purchases are limited to 20% of the pensionable annual salary under the regulations each year for the first five years after joining a Swiss pension fund.

1. Pensionable annual salary according to pension certificate Please enter the details of your pensionable annual salary according to your pension certificate. You can obtain a current pension certificate through the online portal or from the administration.			CHF _____
2. Purchasing potential: You can pay 20% of your pensionable annual salary into your 1e plan as a voluntary purchase. For a manual calculation, please enter the purchasing potential on the right.			CHF _____ (20% of question 1)
3. Have you already purchased benefits under your 1e plan this year? <u>If yes:</u> Please indicate the amount already purchased here.	<input type="checkbox"/> No	<input type="checkbox"/> Yes	(-) CHF _____ Date _____
Total potential purchase amount For a manual calculation of the purchase amount, please subtract the (-) amount indicated from your purchasing potential (question 2).			CHF _____

Important information

Purchasing benefits under the regulations

- 1 Purchases are permitted up to three years before reaching the retirement age under the regulations.
- 2 Any additional retirement benefits you have purchased may not be withdrawn within the next three years, whether in the form of retirement capital, cash payments of vested benefits, or advance withdrawals for the promotion of home ownership. The following also applies: If any withdrawals are made in the form of capital within the three years following a purchase, the tax-deductible status of the purchased amounts can be revoked retroactively. Prior clarification with the responsible tax authorities is recommended.
- 3 Any advance withdrawals for residential property must be repaid before purchases can be made.
- 4 If an insured person has saved Pillar 3a assets instead of BVG assets during a past period of self-employment and these Pillar 3a assets exceed a certain maximum amount, the purchase amount is reduced by the portion in excess of this maximum amount.
- 5 In the case of a person who moves to Switzerland from abroad and who has never been a member of a pension fund in Switzerland before, purchases are limited to 20% of the pensionable annual salary under the regulations each year for the first five years after joining a Swiss pension fund.
- 6 Repurchases following divorce / legal dissolution of a registered partnership are exempt from the restrictions above and can be carried out at any time.
- 7 If a person who retired early is still employed or becomes employed again, the purchase amount is

reduced by the value of the vested benefits that person held at the time of the early retirement.

Buyout of benefit reductions in case of early retirement

- 1 A buyout of benefit reductions in case of early retirement is possible only once the benefits under the regulations have been purchased in full.
- 2 The following additional restriction also applies: An insured person who makes purchases in case of early retirement must be aware that they are generally obligated to make use of their early retirement option. If they do not take early retirement, the additional assets from purchases will be forfeited in favor of the pension fund if the retirement benefits are more than 5% higher than those of an insured person who has not purchased benefits for early retirement.

Taxes

- 1 The calculation of the purchase amount is based on the disclosures made by the insured person and the data available to the pension fund. Any omissions or inaccuracies in the disclosures made on the preceding pages may have tax implications for which the insured person alone is responsible.
- 2 The tax-deductible status of the purchase/buyout amounts paid is determined in accordance with the applicable federal and cantonal tax provisions. The pension fund makes no guarantee as to the tax-deductible status of such amounts and expressly declines to assume any responsibility in this regard.

Details and further provisions can be found in the Credit Suisse Collective Foundation 1e pension fund regulations.

Confirmation

I hereby confirm that the disclosures made on the preceding pages are accurate. In addition, I confirm that I have read and understood the information above regarding purchases, buyouts, and taxes.

Place and date

Signature of the insured person

Account details for purchases:

IBAN: CH07 0483 5281 7029 6100 0

Account in the name of: Credit Suisse Collective Foundation 1e, Postplatz 11, 6430 Schwyz

Note: Please include your first name, last name, and AHV number.

Submit form:

Via online portal: Register at <https://cs1e.slps.ch/pkcockpit>

Via e-mail: verwaltung1e@slps.ch

By mail: Credit Suisse Collective Foundation 1e, Business Office, Swiss Life Pension Services AG, P.O. Box, 8022 Zurich