

Purchase of contribution years

Employer

Affiliation Name.....

Insured person

Last name, first name

Address

Date of birth

Social security no.

1) Declaration

a) Vested benefits from previous employment in Switzerland ¹

I have other vested benefits accounts or vested benefits policies (excluding Pillar 3a).

Yes Value CHF As from 31 December No
 (Please state total amount of all vested benefits assets)

b) Pillar 3a assets ¹

I have Pillar 3a assets, which I have saved from previous self-employment instead of BVG retirement savings.

Yes Value CHF As from 31 December No
 (Please state total amount of all Pillar 3a assets)

c) Advance withdrawals to purchase residential property before joining the current pension fund ¹

I made advance withdrawals to purchase residential property before joining the current pension fund and have not yet repaid these advance withdrawals (in full).

Yes Amount CHF No
 (Please state outstanding amount)

d) Payout due to divorce or legal dissolution of a registered partnership before joining the current pension fund ¹

A portion of my vested benefits assets was paid out to my divorced partner before joining the current pension fund and I have not yet repurchased it (in full).

Yes Amount CHF No
 (Please state outstanding amount)

¹ The maximum purchase amount is reduced by these assets unless they have already been taken into account in another pension scheme belonging to the insured person. If the assets have already been taken into account by another pension fund, a declaration to that effect must be submitted.

e) Move to Switzerland from abroad

I have moved to Switzerland from abroad in the last five years

Yes Date of move No

If yes: I was previously covered by a Swiss pension fund.

Yes (Please enclose copies of statements of benefits and/or calculations of termination benefits) No

f) Early retirement and continuing to work

I have received retirement benefits after taking early retirement or I currently receive such benefits (capital or pension).

Yes (Please enclose certificate from the pension fund stating the amount of the termination benefit at the time of early retirement) No

2) Information

A. Regarding the purchase of benefits under the regulations

- a) Purchases are allowed up to three years before the retirement age under the regulations.
- b) If purchases were made, the resulting benefits may not be withdrawn from the scheme as retirement capital, via the cash payment of a vested benefit or a withdrawal for home ownership purposes, within the following three years. Furthermore, the following applies: If any withdrawals in capital form are made within three years following a purchase, the tax deductibility of the purchased benefits may cease to apply retroactively. A preliminary clarification with the relevant tax authority is recommended.
- c) Any withdrawals made to purchase residential property must be repaid before any purchases can be made.
- d) If an insured person saved up Pillar 3a assets rather than BVG assets during previous self-employment, and if these Pillar 3a assets exceed a predefined maximum amount, the purchase amount is reduced by the portion that exceeds this maximum amount.
- e) In the case of a person who moves to Switzerland from abroad and has never been a member of a pension scheme in Switzerland, the purchase amount during the first five years following enrolment in a Swiss pension plan is limited to an annual 20% of their insured annual salary under the regulations.
- f) Re-purchases following divorce / legal dissolution of a registered partnership are excluded from the above restrictions and can be made at any time.
- g) If a person has taken early retirement but continues in or returns to gainful employment, the purchase amount is reduced by the value of the vested benefits this person had at their disposal at the time of their early retirement.

B. Regarding the purchase reduction of benefits as a result of early retirement

- a) A purchase reduction of benefits in the event of early retirement is not possible until the benefits under the regulations (see section 2.A.) have been purchased in full.
- b) Moreover, the following additional restriction applies: An insured person who has made purchases for the purpose of early retirement is aware of the fact that they are, generally speaking, obliged to take advantage of early retirement. If the insured person has not taken early retirement, the additional credit balance from the purchase shall lapse in favour of the pension fund if the retirement benefit is more than 5% higher than that of an insured person who did not make purchases for the purpose of early retirement.

C. Regarding taxes

- a) The calculation of the purchase amount is based on the information provided by the insured person and the data available to the pension scheme. Any omissions or inaccuracies in the information provided on the front of the sheet may have tax implications, for which the insured person alone is responsible.
- b) The tax deductibility of the purchase or purchase reduction amounts is guided by Swiss federal and cantonal tax provisions. The pension fund assumes no guarantee for the deductibility of such amounts and expressly rejects any responsibility in this respect.

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

I confirm the information provided on the front pages and acknowledge the above-mentioned information on purchases / purchase reductions and on taxes.

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Place and date

.....
Signature insured person

Submit form to:

Credit Suisse Collective Foundation 1e
Office Swiss Life Pension Services AG
P.O. Box
8022 Zurich

verwaltung1e@slps.ch
Telephone 058 311 22 10