



Purchase of additional service years/early retirement

Contract no. /

Employer Name and address

Insured person

Last name	First name	Insurance number
Street, postcode, town	Date of birth	Gender
Email address	Phone no.	<input type="checkbox"/> m <input type="checkbox"/> f

I request that a calculation be made

for the purchase of benefits for missing contribution years

for the purchase of benefits for early retirement (minimum retirement age 58)

As of the desired payment date

As of the desired early retirement date

Moving to Switzerland from abroad

Have you moved to Switzerland from abroad?

No Yes Cross-border commuter

If yes, or if you are cross-border commuter, date on which you first joined a Swiss occupational benefits institution (pension fund)

If yes, or if you are cross-border commuter, have you ever been previously enrolled in a Swiss occupational benefits institution (pension fund)?

No Yes

If yes, name of occupational benefits institution

For persons who move to Switzerland from abroad and have not been previously enrolled with an occupational benefits institution (pension fund) in Switzerland, annual additional payments in the form of benefit purchases may not exceed 20% of the regulatory pensionable salary per year during the first five years after joining the institution.

The same rules apply to cross-border commuters. This restriction does not apply to people who move to Switzerland from abroad and who were previously enrolled in a Swiss occupational benefits institution. However, if the total previous period of enrollment was less than five years, this may have tax implications.

Divorce

Did you, as a result of divorce, receive lump sum payments from Pillar 2 that have not been fully repaid yet?

No Yes (if yes, please complete this section)

Please enclose the associated financial statements.

Benefit purchases are primarily used as a means of closing a pension gap resulting from divorce. If a payment was made following divorce in addition to an advance withdrawal for purchasing residential property, please let us know (under "Repayment of pension gap" below) which pension gap you would like to repay first.

CHF on

CHF on

Advance withdrawals for purchasing residential property

Have you made an advance withdrawal of funds from Pillar 2 for purchasing residential property, and which has not been fully repaid?

No Yes (if yes, please complete this section)

Please enclose the associated financial statements.

Pension gaps resulting from advance withdrawals for purchasing residential property must be fully repaid before any benefits can be purchased.

If a payment was made following divorce in addition to an advance withdrawal for purchasing residential property, please let us know (under "Repayment of pension gap" below) which pension gap you would like to repay first.

CHF on

CHF on

Repayment of pension gap

Repayment of advance withdrawal for residential property

Repurchase following divorce

Only to be answered if a payment was made following divorce in addition to an advance withdrawal for purchasing residential property.

Vested benefits accounts/policies and other assets Do you have additional vested benefits assets (Pillar 2 vested benefits accounts/policies) from earlier work and/or pension arrangements that you did not transfer to your current occupational benefits institution?

No Yes (if yes, please complete this section)

Vested benefits with (name and address of vested benefits foundation) CHF on (latest permissible date is Dec. 31 of the previous year)

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Vested benefits with (name and address of vested benefits foundation) CHF on (latest permissible date is Dec. 31 of the previous year)

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Pension relations in other AXA foundations Are you insured with an AXA foundation under other affiliation contracts based on the same or a different employment relationship?

No Yes (if yes, please complete this section)

AXA foundation Contract no.

Retirement benefits Do you currently draw retirement benefits in the form of a pension or have you drawn retirement capital?

No Yes

If yes, please submit confirmation/statement of the benefit withdrawal at the time of retirement.

Self-employed persons Were you ever self-employed after January 1, 1985?

No Yes

If yes, did you make any Pillar 3a contributions instead of Pillar 2 contributions during this time?

No Yes (if yes, please complete this section)

Pillar 3a assets with (name and address) CHF on (latest permissible date is Dec. 31 of the previous year)

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If, as a self-employed person, payments were made to a Pillar 3a rather than a Pillar 2 pension account, a portion of the Pillar 3a assets will be included in the purchase amount. Pillar 3a assets that have been liquidated are also relevant for the calculation and must be declared if retirement capital is being drawn.

Notes Validity: A benefits purchase is made on the basis of the facts (plan definitions, salary, interest rate, etc.) known at the time. It remains subject to changes that were unknown at this time.

Taxes: The tax authorities consider all of an insured person's pension relationships and assets when deciding whether a benefits purchase is tax-deductible. We will authorize a benefits purchase based on the information we have on file. We accept no guarantees for the completeness of such information or for purchases being granted a specific tax status. Additional benefits that were purchased may not be withdrawn as a lump sum during the next three years. Repayments within this period can have tax consequences. In its decision of March 12, 2010, the Federal Supreme Court held that, for reasons relating to tax law, not only additional benefits that are purchased, but all retirement assets are blocked from lump sum withdrawals for three years.

Purchase: The payment must originate from an account held in the name of the insured person. A minimum amount of CHF 1,000 applies per purchase. Purchases are first added to the basic provision and then to supplementary provision. Benefits purchased will be used to increase the extra-mandatory retirement assets. Repurchased benefits in the context of divorce and the full or partial repayment of an advance withdrawal are integrated in the manda-

tory or the extra-mandatory part of the retirement assets in the same proportion as when the amount was paid out. Purchases are first used to fill missing contribution years. The excess purchase sum is then used to finance early retirement. The benefits of an insured who chooses not to retire early at the target date may not exceed the maximum defined in the regulations by more than 5%. Accrued retirement assets above this limit remain with the occupational benefits fund when the pension begins. This cannot be circumvented even if the insured takes early retirement and then returns to work for the same employer at a later date.

Your retirement assets may be reduced in the case of an underfunding – following the partial or full liquidation of the occupational benefits fund because the company is downsized or restructured or if the affiliation contract is terminated, for example.

Costs: In accordance with the cost regulations, a charge is made starting with the 3rd purchase in a single calendar year.

All other aspects are governed by the regulations.

Our approach is in compliance with pension law. We accept no liability for our approach concerning taxation law. Please contact your tax authority if you have tax-related questions.

Disclaimer I hereby confirm the accuracy and completeness of the information provided and that I have read and understood the notes above.

Validity of the form This form is valid for the current calendar year (Jan. 1 - Dec. 31). If you wish to make purchases in the coming year, a new purchase form must be submitted.

Signature Date

Signature of insured

Please send to AXA
Postfach 300
8401 Winterthur