

Questionnaire for purchasing regulatory benefits and early retirement

Insured person

Surname _____ First name _____
Address _____ Postcode/town _____
Date of birth _____ Telephone No. _____

The regulatory provisions provide for occupational pension purchases for the insured person, but statutory provisions apply to this. In order to calculate the maximum possible purchase amounts correctly, we therefore ask you to answer the following questions in full. If all questions are answered with “**NO**”, the value shown on the pension certificate corresponds to the maximum possible purchase amount. If questions are answered with “**YES**”, this amount may change. Please contact us in good time so that we can inform you of the maximum possible purchase amount. The competent tax authority is responsible for the deductibility of the purchase made. Ascaro Vorsorgestiftung accepts no liability for decisions made by the tax authorities.

Provided that the answers do not change, this questionnaire remains valid for the next two years. In the event of changes, the questionnaire must be resubmitted when another purchase is made.

Vested benefits account and policies

Do you have any other 2nd Pillar assets with a vested benefits institution?

Yes No

If so, please enclose a copy of the account statement or surrender value calculation for the assets.

Total assets amount to _____ francs

Pillar 3a (“big” pillar for the self-employed)

As a person who previously was or still currently is self-employed, do you have a pillar 3a (“big pillar”) account or policies?

Yes No

If so, please enclose a copy of the account statement or surrender value calculation for the assets.

Total assets amount to _____ francs

Pension assets in other pension funds

Are you insured with other pension funds?

Yes No

If so, please answer the following question:

You are insured with another pension fund and ...

there is **no** surplus share.

there is a surplus share of _____ francs available.

(A surplus share means if the available retirement assets are higher than the regulatory maximum amount. Please contact the other pension fund to find out whether and to what extent a surplus share exists.)

Moving to Switzerland from abroad

Did you move to Switzerland from abroad within the last five years?

Yes No

If so, state the arrival date _____

If so, were you insured with a pension fund in Switzerland before your stay abroad?

Yes No

Early withdrawal under legislation encouraging home ownership

Have you made any early withdrawals under legislation encouraging home ownership which are not yet fully repaid?

Yes No

Retirement benefits from occupational pension schemes

Do you receive a retirement pension from your occupational pension scheme?

Yes No

If so, please specify the total capital before conversion into a pension: _____ francs

Have you already drawn retirement capital from your occupational pension scheme?

Yes No

If so, please specify the amount of the lump-sum withdrawal: _____ francs

Complete the following question **only** if the pre-financing of “early retirement” is planned – otherwise please leave blank.

Purchases for early retirement

Planned early retirement date _____

(The insured person must be at least 58 years of age on the planned retirement date)

A deposit may only be made into the separate “early retirement” account if the insured person has already purchased all the benefits under the regulations. Subsequent adjustment of the intended early retirement date is only permitted if this is mathematically possible. To do so, please contact us.

If the insured person later decides not to take early retirement as planned and has reached the maximum savings capital and the maximum capital in the “early retirement” savings account, the following measures shall enter into force in the following order:

- The employee and employer no longer pay savings contributions
- No more interest is paid on the savings capital
- The retirement benefit is reduced to a benefit level of 105 percent of the regulatory benefit target

By signing this form, the insured person declares that they have taken note of the contents of this form and that they have complied with the relevant articles of the pension fund regulations and have answered the questions truthfully.

Place/date

Insured person's signature

Payment instructions:

Please transfer the desired deposit to:

IBAN CH18 0079 0016 2629 4425 5 in the name of Ascaro Vorsorgestiftung, Bern

Remark: purchase for (surname), (first name), (date of birth)

Information sheet

Legal basis

Insured persons who have gaps in their occupational benefits can improve their retirement benefits by making voluntary purchases. The maximum possible purchase amount is determined by the pension plan. The voluntary purchase can be transferred once or in instalments.

In accordance with the Vested Benefits Act (VBA), in case of a new job both the termination benefit of the previous occupational benefits scheme and any other assets with 2nd pillar vested benefits institutions must be transferred to the new employer's occupational benefits scheme. Any remaining vested benefits assets with 2nd pillar vested benefits institutions (under the Occupational Pensions Act) are taken into account when calculating the purchase option.

Pension assets from restricted pension provision schemes (pillar 3a) are taken into account if it is the "big pillar". This can be established as a self-employed person within the meaning of old-age and survivors' insurance (OASI).

If purchases are made into the pension fund, the resulting benefits cannot be paid out from the occupational benefits scheme in the form of a lump sum within the next three years.

If early withdrawals were made under legislation encouraging home ownership from 2nd pillar assets, voluntary purchases may only be made once the early withdrawals have been repaid in full.

Furthermore, purchasing opportunities are limited if the insured person moves to Switzerland from abroad and has never been a member of a Swiss occupational benefits scheme. The permissible annual purchase amount in the first five years is 20% of the insured salary.

Further information

A deposit may only be made if, based on the completed questionnaire, there is still purchasing potential.

Purchase payments that exceed the maximum purchase amount will be reimbursed without interest.

The competent tax authority is responsible for the deductibility of the purchase made. Ascaro Vorsorgestiftung accepts no liability for decisions made by the tax authorities.

Procedure for making a purchase

- The purchasing potential is shown on your pension certificate.
- Complete the questionnaire on making a purchase in full and send it to the office.
- If all questions are answered with "**NO**", you can make a transfer up to the purchase amount.
- If questions are answered with "**YES**", this amount may change. Please contact us in good time so that we can inform you of the maximum possible purchase amount.
- Once the receipt of the money has been documented, we will send you a corresponding confirmation.

The bank details can be found on the questionnaire or on our website.