

Application to buy into pension fund

Request for the calculation of the maximum purchase sum

*Contract no.: _____

*Policy no.: _____

*Company: _____

Street, no.: _____

Zipcode, city: _____

Please fill out all pages and sign.

1 Personal details

*Last name: _____ *First name: _____ *Date of birth: _____

*Street, no.: _____ *Zipcode, city: _____

2 Important notes

A voluntary purchase of benefits is only possible if:

- a) your pension fund rules permit it and
- b) at the time of the buy-in you are fully capable of gainful employment.

If a tax-privileged purchase of additional benefits has been made, a three-year capital payment prohibition applies, i.e. the resulting benefits may not be withdrawn in capital form for the next three years. This applies to the retirement benefits, advance withdrawals to finance residential property and the cash payment of vested benefits on termination of employment. As a result, you cannot buy into your old-age savings in the last three years before your retirement (regular or early retirement) if, conform to the regulations, only capital benefits are provided for or if you wish to withdraw the retirement benefit in capital form.

The withdrawal of capital may be considered by the tax authorities as an attempt to evade taxes if payments have been made into the employee benefit scheme within 3 years before the capital withdrawal. The tax authorities can view all a person's second pillar occupational benefits insurance relationships as a whole and generally do not accept the deductibility of such purchases made during this three-year period. This can result in supplementary tax proceedings. The full responsibility for the tax consequences of a capital withdrawal is borne by the insured person in every case. **It is recommended to consult the tax authorities in advance.**

No payment should be made until we have provided you with a calculation based on the information you provide. In this connection please note the tax information in para. 5.

3 Information required

Your personal circumstances may affect the purchase sum. Please provide us with the following information so that we can calculate the maximum purchase permitted by statutory

provisions. **Notes** on the individual headings can be found in **para. 4**.

3.1 Home ownership withdrawals from occupational pension schemes

*Have you made a home ownership withdrawal and not yet paid it back? Yes No

3.2 Portable credit policies and portable credit accounts

*Do you have holdings in portable credit policies and/or portable credit accounts? Yes No

If so, we need more detailed information:

| Vested-benefits institution | Amount | Date |
|-----------------------------|--------|-------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |

3.3 Self-employment

*Are you or have you ever been self-employed? Yes No

If so, we need more detailed information on any pillar 3a holdings.

| Institution | Amount | Date |
|-------------|--------|-------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |

3.4 Immigration

*Have you settled in Switzerland from abroad in the last five years, never previously having been a member of a Swiss occupational pension scheme (pillar 2)?

Yes No

If so, date of settlement: _____

3.5 Details on current retirement benefits or retirement benefits already drawn

*Have you attained the age of 55 and have you already drawn or are you currently drawing retirement benefits?

Yes No

If so, please enclose verification of the withdrawal benefits at the time of early retirement.

4 Notes on the foregoing headings

- a) (3.1) If you have made home ownership withdrawals, you cannot voluntarily buy in additional pension fund insurance until you have repaid the withdrawals. This applies to all pillar 2 withdrawals, regardless of whether these were taken from us or from other pension schemes. This restriction does not apply if you are within three years of your normal retirement age. Withdrawals from pillar 3a schemes (private pensions) are not affected.
- b) (3.2) Any holdings you may have with pillar 2 institutions (portable credit policies and portable credit accounts) are taken into account when calculating the buy-in amount. You should notify us of the sum(s) as of the current date or as of the allocation date(s). If necessary you can ask the institution(s) concerned to tell you the sums.
- c) (3.3) If you are currently self-employed or have been in the past, pillar 3a holdings exceeding the legally specified exempt sums also count towards the maximum purchase sum. You should notify us of the amount as of the current or as of the allocation date(s). If necessary you can ask the institution(s) concerned to inform you of the sums.
- d) (3.4) If you have settled in Switzerland from abroad and this is the first time you have been a member of a Swiss occupational pension scheme (pillar 2), the yearly purchase sum in the first five years from your date of entry is limited to 20% of the insured annual salary defined in the rules of the scheme.
- e) (3.5) If you receive or have previously received retirement benefits, this must be taken into account in the calculation of the purchase sum. In order for us to calculate the purchase sum correctly, please submit the confirmation of the termination benefit at the time of early retirement, regardless of whether this preceded full or semi-retirement.
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5 Procedure

It is important for you to submit your **request** for the calculation of your maximum purchase sum **by the beginning of November**; we shall then calculate the relevant sum and notify you of it. For a purchase sum to be tax-effective in the current year, it must reach us by 31 December at the latest.

Purchase amounts are included in your accrued retirement assets. Any sum by which a purchase payment exceeds the maximum permissible purchase sum is repaid without interest.

6 Confirmation

Your signature confirms that the information you have provided is complete and accurate, and that you are currently fully capable of gainful employment.

Place, date

Signature of the insured person

Please return this form to:

Helvetia Swiss Life Insurance Company Ltd, P.O. Box 3855, 4002 Basle