

Termination of Employment

before reaching the ordinary retirement age according to the pension fund regulations resp. the insurance contract

*Contract no.: _____

*Policy no.: _____

*Company: _____

Street, no.: _____

Zipcode, city: _____

Please fill out all pages and sign.

Notes:

For an early retirement or partial retirement please use the form with the corresponding title.

Before reaching the ordinary retirement age, Helvetia will inform the insured person automatically about the retirement benefits.

1 Personal details concerning the insured person

*Last name: _____ *First name: _____

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

*Date of birth: _____ *Civil status at date of termination: _____

(*)Date of marriage or registered partnership: _____

Date of joining company: _____ *End of employment: _____

*Is the person fully capable of working or earning? Yes No

If not, form «Notification of Incapacity to Work or Earn» must also be submitted.

*Is the termination of service the result of staff reduction or reorganisation within the company? Yes No

Place, date

Stamp, signature of the company

2 Transfer to a new employee benefit institution

In the event that the insured person transfers to a new employee benefit institution, the termination benefit of the insured person must be remitted to the employee benefit institution of the new employer (Art. 3 paragraph 1 of the Vesting Law (FZG)).

Name and address of the new employer:

Name and address of the new employee benefit institution:

Payment details

Bank/post (name, address): _____

IBAN-no.: _____

3 Establishment of a Portable Credit Policy or Portable Credit Account

If the insured person does not join a new employee benefit institution, the benefit coverage can be upheld by establishing a vested benefits policy, by joining the Swisscanto Vested Benefits Foundation or in the form of a vested benefits solution from another provider (see Art. 4 of the Vesting Law (LVOB), Art. 10 of the Vesting Ordinance (FZV). The Swisscanto Vested Benefits Foundation will invest the termination benefits as ordered in a special fund of the Helvetia Investment Foundation. The [information sheet on investment saving](#) can be found at: www.helvetia.ch
If the pension-fund regulations permit early retirement for the insured person, a special assessment is conducted.

Persons who draw daily allowances from the Unemployment Insurance are compulsorily insured for the risks death and disability through the Auxiliary Foundation (Art. 2 para. 1bis of the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (LOB)). The voluntary continuation of the cover within the scope of the LOB can also be requested with from the Auxiliary Foundation. The continuation of the cover the previous employee benefit institution is excluded (Art. 47 para. 1 LOB). In order to maintain uninterrupted cover, you must register immediately with the auxiliary fund (insurance cover with the appropriate branch of the auxiliary fund commences on receipt of registration).

The termination benefit of the insured person is to be

- be converted into a vested benefits policy with Helvetia. The termination benefits must be at least CHF 10 000.–.
- transferred to the Swisscanto Vested Benefits Foundation for investment in the «LOB-Mix» fund of the Helvetia Investment Foundation. The termination benefits must be at least CHF 20 000.– The relevant forms will be sent to you for signature within a few days.
- transferred to the institution for vested benefits designated below for the purpose of opening a vested benefits account or a vested benefits policy.

Name of the institution for vested benefits: _____

Payment details

Bank/post (name, address): _____

IBAN-no.: _____

- I require advice before making a decision. Please contact me on the following telephone number: _____

By signing below, the insured person confirms that he/she wishes to maintain the benefit coverage in the form described above.

Place, date

Signature of the insured person

4 No information given regarding continuation of the benefit coverage

If no information is given regarding continuation of the benefit coverage, Helvetia shall transfer the termination benefit to the Auxiliary Foundation (Art. 4 para. 2 and 3 LVOB).

5 Cash Payment

The termination benefit of the insured person may be paid in cash if one of the reasons stated below is applicable (Art. 5 LVOB). If the pension fund regulations permit early retirement for this person, a special assessment will be conducted.

- Permanent departure from Switzerland/Liechtenstein (enclosure: confirmation from the commune where domiciled¹)
In the event of departure to an EU or EFTA member state, the LOB retirement assets may only be paid in cash if the departing person is no longer subject to social security contributions in the new country (enclosure: proof of non-applicability with security fund application form²)
- The termination benefit amounts to less than the annual sum of the insured person's contributions
- Commencement of self-employment in Switzerland/Liechtenstein (enclosure: confirmation from the OASI Compensation Office¹)

- Cross-border commuters; definite termination of employment in Switzerland/Liechtenstein
The LOB retirement assets may only be paid out in cash if the cross-border commuter is no longer subject to social security contributions in his/her country (enclosure: proof of non-applicability with security fund application form²)

¹ to be produced by the insured person

² to be produced by the insured person (Address: LOB Security Fund, Eigerplatz 2, 3000 Berne, tel. +41 (0)31 380 79 71;
www.verbindungsstelle.ch)

Payment details of the beneficiary

Bank/Post name, branch office: _____

Postal code, town/city: _____ account no. of beneficiary: _____

SWIFT/BIC-code: _____ IBAN-no.: _____

Address of account holder

Last name: _____ First name: _____

Street, no.: _____ Postal code, town/city: _____

Is the place of domicile being transferred abroad? Yes No If yes, as of when? _____

Important information for the insured person: This payment into an employee benefit scheme within 3 years before a capital withdrawal may be considered by the tax authorities as an attempt to evade taxes. 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.**

Place, date

Signature of the insured person

Compulsory for payment in cash

a) married insured person or insured person with a registered partner: officially certified consent of the spouse or registered partner (original)

b) all other insured persons: certification of civil status (original)

Place, date

Signature of spouse or registered partner

Official certification

Please return this form to:

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