

Capital Option

*Contract no.: _____
 *Policy no.: _____
 *Company: _____
 Street, no.: _____
 Zipcode, city: _____

1 Personal details regarding the insured person

*Last name: _____ *First name: _____
 *Street, no.: _____ *Zipcode, city: _____
 *Date of birth: _____ *Civil status: _____ *Expiry of the insurance policy: _____

*In the event of benefits falling due, the insured person herewith requests – instead of the retirement pension under the Regulations:

- a capital option retirement benefit
- a partial capital option retirement benefit
 - For _____ % of the total benefit in the form of a capital option.¹
 - For a one-time capital payment of CHF _____.¹
 - The mandatory portion under the LOB in the form of a pension and the excess as a lump sum retirement benefit.¹
 - ¼ of the LOB pension benefit as a lump-sum retirement benefit.

¹ Possible only if the remaining pension is at least CHF 6000.– per annum.

2 Explanations

- a) Capital can be withdrawn for the amount of the old-age savings that equal the degree of capacity of gainful earning at the most. The degree of capacity at the time when the application for the withdrawal of the capital is submitted applies.
- b) The drawing of capital means that the entitlement to a possible that the entitlement to a possible survivors' pension and pensioner's children's pensions lapses.
- c) The option is valid only to the extent that the Regulations of the pension scheme provide for this eventuality.
- d) When a partial retirement is chosen the capital option applies to all the steps of the partial retirement.
- e) 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 tax authorities in advance.**

Place, date

Signature of the insured person

3 Consent of spouse or registered partner

The undersigned consents to the payment of the capital option retirement benefit.

Place, date

Signature of spouse or registered partner

The officially notarised consent required for married insured persons or insured persons living in a registered partnership as well as the certificate of marital status required by all insured persons must be submitted together with the form if there are at most six months between the submission and the early retirement and/or partial retirement. If there are more than six months between the submission and the early retirement and/or partial retirement we will automatically request a current notarisation and certificate of marital status before paying the retirement capital.

Official notarisation of the consent

Please return this form to:
 Helvetia Swiss Life Insurance Company Ltd, P.O. Box 3855, 4002 Basle