



# 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. ....  
.....  
☐ m ☐ f

.....  
I request that a calculation be made As of the desired payment date  
☐ for the purchase of benefits for missing contribution years  
.....  
☐ for the purchase of benefits for early retirement As of the desired early retirement date  
(minimum retirement age 58) .....

**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?  
CHF on  
.....  
☐ 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.

**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?  
CHF on  
.....  
☐ 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.

**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.

Do you have pension assets which will remain in the previous occupational benefits institution, and/or vested benefits (vested benefits account/policy from the 2nd pillar) from previous employment or pension relationships which you have not deposited in our occupational benefits institution?

Vested benefits with (name and address of vested benefits foundation)

CHF

on (latest permissible date is  
Dec. 31 of the previous year)

Vested benefits with (name and address of vested benefits foundation)

CHF

on (latest permissible date is  
Dec. 31 of the previous year)

If you are insured under other affiliation contracts with an AXA foundation on the basis of the same or another employer:  
Would you like us to include the relevant elements of the other pension fund in order to provide you with an overall and consolidated view?

AXA foundation

Contract no.

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

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

Have you made any 3rd pillar contributions?

Pillar 3a assets with (name and address)

CHF

on (latest permissible date is  
Dec. 31 of the previous year)

Part of the pillar 3a assets balance could be counted towards the purchase sum. Dissolved 3a assets balances are also relevant for the calculation and must be declared.

**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. If you leave the pension fund after reaching the age of 58 and withdraw your vested benefits, please note the following: The subsequent withdrawal of the vested benefits may lead to consequences under tax law, provided that no gainful employment is taken up after the withdrawal or you are not registered as unemployed. These consequences may affect the purchases made in the last three years before the withdrawal.

**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.  
Benefits purchased will be used to increase the extra-manda-

tory retirement assets. Repurchased benefits in the context of divorce and the full or partial repayment of an advance withdrawal are integrated in the mandatory 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%. If the percentage of retirement assets accrued is greater, this amount is transferred to the Foundation upon maturity. 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.

**Multiple pension relationships** I am aware that the tax authorities will take into account my overall pension relationships in order to assess the tax deductibility of a purchase. The purchase options for each pension relationship must be considered on a consolidated basis.

**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