

## Buying into the pension fund

A voluntary purchase into your pension fund brings numerous benefits: You increase your retirement pension, while at the same time reducing your tax burden, and filling any gaps in your pension provision. What is more, generally you will benefit from an attractive return on your retirement capital.

### A Personal details

Please complete all the details below:

Name of your employer \_\_\_\_\_

Social security number (AHV number) \_\_\_\_\_

Surname \_\_\_\_\_

First name \_\_\_\_\_

Street/no. \_\_\_\_\_

Postcode / place \_\_\_\_\_

E-mail \_\_\_\_\_

### B Further information about your buy-in

Please answer the following questions so that we can calculate your individual buy-in potential:

**1. Have you made an early withdrawal from your termination benefits under the home ownership scheme which you have not paid back?**

No

Yes Early withdrawal in the amount of CHF \_\_\_\_\_ as of \_\_\_\_\_



**Note**

You can only make voluntary buy-ins after you have paid back any early withdrawals for home ownership. The minimum amount for a repayment is CHF 10 000. If the outstanding early withdrawal is less than the minimum amount, the repayment must be made in a single amount.

**2. In the context of a divorce, did you transfer a termination benefit from the 2<sup>nd</sup> pillar to your former spouse?**

No

Yes If yes: Has this termination benefit not yet been fully repurchased by you and is there, as a result, the option to repurchase it after divorce?

No

Yes The amount to be purchased in the context of divorce is CHF \_\_\_\_\_



**Documents**

Please provide us with a copy of the extract from the divorce decree (with a certificate of legal force) or the letter from the divorce court to instruct the transfer of benefits from the 2<sup>nd</sup> pillar or a copy of the confirmation letter of the pension fund then responsible regarding the transfer of the termination benefit as a result of divorce.



**Note**

You can only make voluntary purchases after you have made the repurchase after divorce. When repaying the early withdrawal in the context of the home ownership promotion and repurchase after divorce, there is no specified order and you can choose which of them you wish to repay or repurchase first.

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**3. Do you have claims under the 2<sup>nd</sup> Pillar, for example one or more vested benefits policies and/or one or more vested benefits account(s)?**

No

Yes The pension assets total: CHF \_\_\_\_\_ as of



**Documents**

Please enclose a copy of the current account statements of your vested benefits account(s) and/or a confirmation of the current surrender values of your vested benefits policy(ies).

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**4. a) Do you have one or more Pillar 3a pension plan products into which you paid contributions in the past?**

No If no: please go directly to question 5

Yes If yes: Have you ever made a purchase whilst self-employed?

No

Yes



**Documents**

Please enclose a copy of the current certificate of capital of your 3a account(s) if you have ever made payments as a self-employed person.



**Note**

Your buy-in potential is reduced by any Pillar 3a assets that exceed the legally stipulated maximum amount for those who are not self-employed.

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**4. b) Would you like to use pension capital from Pillar 3a to make the purchase?**

No

Yes If yes: Would you like to close your Pillar 3a pension relationship and transfer your entire pension capital to Profond?

Yes

No



**Note**

- If you transfer only part of your Pillar 3a pension capital to us, you can only make a purchase if the corresponding amount is used for the full purchase from Profond.
- It is possible to make a purchase with Pillar 3a funds up to a maximum of five years after reaching the normal retirement age, provided you are still employed.

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**5. Have you moved to Switzerland from abroad within the last five years?**

No If no: please go directly to question 6

Yes When did you move here? As of



**Note**

If you have moved to Switzerland from abroad and have never belonged to a Swiss pension fund before, you may pay buy-in amounts of up to a maximum of 20% of your insured annual salary each year for the first five years.

**Were you previously insured with a Swiss pension fund?**

No

Yes



**Documents**

Please enclose your insurance certificates and/or termination statements.

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**6. Are you already receiving an old-age pension from a Pillar 2 pension fund and/or have you already received retirement savings capital?**

No

Yes How much is your annual old-age pension?

CHF \_\_\_\_\_ since

What was the retirement capital used to calculate the old-age pension?

CHF \_\_\_\_\_ as of

What amount of retirement savings capital did you withdraw?

CHF \_\_\_\_\_ as of



**Note**

Your potential buy-in amount is reduced by the credited assets from a retirement pension that has already started.



**Documents**

Please enclose a copy of your last pension certificate. This must show your retirement capital at the time of retirement.

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## C

**Important to know**

If you have made a buy-in, you are not permitted to withdraw the resulting benefits from the Foundation as a lump-sum again during the next three years. The limitation does not apply to repurchases in the event of divorce.

For your deposit to be considered for the current tax year, the buy-in amount must reach us by **mid-December**, but no later than 31 December (value date).

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## D

**What to do next**

Please print out the completed form, sign it and send it to us by post or e-mail by no later than **10 December of the year of the buy-in application**, together with any necessary enclosures.

After receiving the form we will determine your individual potential buy-in and send you a binding buy-in calculation including the bank transfer details. As soon as you have received it, you can order the bank transfer.

Please note that deposits cannot be processed without a previously submitted buy-in form.

The stated buy-in amount does not have to be paid in one payment. Rather, it may be advisable to spread the purchases over several years so that you benefit optimally from tax relief.

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## E

**Confirmation**

I confirm that I have answered all questions truthfully and completely and have taken note of the regulations on buy-ins, the information on the site [www.profond.ch/en/buy](http://www.profond.ch/en/buy), and the information provided above. Profond accepts no liability if the information provided does not reflect the actual facts.

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Place, date

Signature of the insured person

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