

Purchase of contribution years/Financing early retirement

Employer	Contract N°	Name	Postale code, place
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Client	Name	First name	Insurance number (AVS)
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	Street, N°	Postale code, place	Private e-mail address
	<hr/>		
	Date of birth	Civil status	Sex <input type="checkbox"/> m <input type="checkbox"/> f
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Calculation	Please prepare a calculation covering		
	<input type="checkbox"/> my purchase allowance (missing contribution years)		
	<input type="checkbox"/> for the financing of early retirement (as of age 58) on _____		
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Contributions paid	Did you move to Switzerland from abroad in the last five years? <input type="checkbox"/> no <input type="checkbox"/> yes		
	If yes, date of first entry into a Swiss pension fund _____		
	If so, have you previously made contributions to occupational pension schemes (pension funds) in Switzerland? <input type="checkbox"/> no <input type="checkbox"/> yes		
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Declaration for home ownership withdrawals	Have you withdrawn funds for home ownership in advance and not yet repaid them in full?		
	<input type="checkbox"/> no <input type="checkbox"/> yes (if yes, please complete)		
	CHF		on
<hr/>			
	CHF		on
<hr/>			
Surplus another pension fund	Are you also insured with another pension fund? <input type="checkbox"/> no <input type="checkbox"/> yes		
	If yes, please enquire with the relevant pension fund about the amount of any surplus of the maximum possible retirement assets .		
	Surplus CHF _____		
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Retirement benefits	Do you already receive a retirement benefit in the form of a pension or have you drawn retirement benefits as a lump sum?		
	<input type="checkbox"/> no <input type="checkbox"/> yes		
	If so, please join a certificate evidencing the benefits paid.		
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	Confirmation for persons over 55 years of age		
	<input type="checkbox"/> I confirm that retirement will take place at the earliest 3 years after the private purchase.		
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Declaration concerning vested benefit claims (2nd pillar)	Do you have any vested termination benefits (vested benefits account or policy) from a previous employment which you have not yet transferred to the pension plan?		
	<input type="checkbox"/> no <input type="checkbox"/> yes (if yes, please complete)		
	Vested benefit with (name and address)	CHF	as at
	<hr/>		
Vested benefit with (name and address)	CHF	as at	
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Other assets (3rd pillar)	Have you at any time been gainfully self-employed since 1.1.1985?		
	<input type="checkbox"/> no <input type="checkbox"/> yes		
	If yes, did you contribute to a pillar 3a scheme instead of a 2nd pillar plan during that time?		
	<input type="checkbox"/> no <input type="checkbox"/> yes (if yes, please complete)		
pillar 3a assets held with (name, address)	CHF	as at	
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pillar 3a assets held with (name, address)	CHF	as at	
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Notes I have been made aware of the following points:

- If a purchase is made, the corresponding benefits may not be withdrawn as a lump sum (e.g. withdrawals for home ownership) in the following three years.
- In its Decision of 12 March 2010 (BGE 2C-658/2009), the Federal Supreme Court ruled that, for tax purposes, the three-year freeze applies to the entire retirement savings capital and not just to the benefits deriving from the purchase. If a withdrawal is nonetheless made during the three-year freeze, serious tax consequences may be expected.
- Voluntary purchases may not be made until any amounts withdrawn in connection with the encouragement of home ownership have been repaid.
- In the case of persons arriving from abroad after 31.12.2005 who have not previously belonged to a pension plan in Switzerland, the annual voluntary contribution during the first five years of membership in a Swiss pension plan may not exceed 20% of the regulatory insured salary.
- If a person was self-employed and contributed for a certain time to the 3rd pillar instead of the 2nd pillar, a portion of his 3a assets will be deducted from his purchase allowance.
- First, any missing contribution years have to be fully financed. Additional purchase amounts will then be applied to financing early retirement.
- In the case of members who decide not to take early retirement, the regulatory benefits target may not be overstepped by more than 5%. The retirement savings capital exceeding that limit will vest with the Foundation when it falls due.
- In case of divorce, purchases are allowed up to the amount transferred out under the divorce settlement.
- If you are already drawing a retirement pension or have elected to receive a lump-sum retirement benefit in lieu of a pension, you must obtain a certificate from the relevant pension institution confirming the amount of your vested termination benefit at the early retirement date. This amount will be deducted from the calculation of your maximum purchase allowance.
- Buy-ins up to the maximum benefits allowance and purchases to fund early retirement are as a rule deductible from your taxable income. However, it is the client's responsibility to contact the competent tax office and ensure that the intended purchase is effectively tax-deductible. Liberty 1e Flex declines any liability in this regard.

The regulatory provisions apply in all other respects.

Confirmation

I confirm that I have been informed that my purchase calculation will be made based on the indications I have provided and the particulars on record with the pension plan.

I acknowledge that any omission or inaccuracy in the above information may have tax implications for which I alone am liable.

Validity

This form is valid for one year after the date on which it was signed. If you would like to pay into the scheme after said 1-year period, a new purchase form must be submitted.

Correspondence instructions

Client's address for correspondence (only applies to the dispatch of the purchase invoice):

c/o Name/Company

First name/Contact

Street, N°

Postal code, place, country

Signature

Place, date

Clients's signature