

# How to make a purchase in the pension fund

By buying into the pension fund, you can simultaneously increase your retirement benefits, close any contribution gaps and reduce your tax burden. In addition, you benefit from the interest earned on your capital.

## 1.

### Determine your purchase amount

On your pension certificate, you will find your purchasing potential, i.e. the maximum amount you can pay in.

## 2.

### Please check whether the following applies to you:

You made an early withdrawal of pension savings to fund the purchase of residential property.  
 You were self-employed and paid into pillar 3a during this period.  
 You moved here from another country.  
 You have entitlements from a vested benefits account.



If any of these points applies, your purchasing potential could be less than stated on your pension certificate. Please make the appropriate entries under point 3 of the form and enclose the necessary supporting documents. We will contact you if your purchasing potential is less than the desired purchase amount.

You would like to receive benefits in the form of a lump sum over the next three years.



If you have made a purchase, you may not claim any benefits in the form of a lump sum in the next three years.

You had to surrender part of your pension savings to your former spouse following a divorce.



In this case, you can make up for this shortfall of retirement provision at any time and without any restrictions by making a purchase.

Please note that the tax authorities might not recognize, or at least might not fully recognize, the purchase for purposes of a tax deduction. For information on tax matters please contact your tax authority before making a purchase.

## 3.

### Please complete the form and return it to us

By e-mail to:  
**vitainvest@pfs.ch**

By mail to:  
**Vita Invest Joint Foundation of  
 Zurich Life Insurance Company Ltd  
 P. O. Box  
 8085 Zurich**

## 4.

### Please transfer the amount to the account of the pension foundation

You can get the account details from the customer service or from the responsible person in your company. Please make sure that we receive the money no later than December 31.

## 5.

### We will send you a confirmation of the purchase for your tax return and the new pension certificate



### Do you have questions regarding your purchase?

The Vita Invest customer service (phone 044 628 43 43) is available to answer your questions Monday through Friday from 8.00 a.m. to 12.00 noon and from 1.00 p.m. to 6.00 p.m.

# Purchase of pension fund benefits



## 1 Personal details

Name of the employer and contract number	
Last name	First name
Street, no.	Zip code, town or city, country
Private telephone	Private Email

◀ Your **contract number** can be found on your pension certificate.

## 2 Desired purchase amount

You wish to transfer the following amount:

Amount in CHF
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## 3 Additional information concerning the purchase

To enable us to process your purchase into the pension fund correctly, we need the following information from you: it will influence your purchasing potential.

**Have you made an early withdrawal of pension savings to fund the purchase of residential property?**

No |  Yes

**Have you ever been self-employed and paid into pillar 3a?**

No |  Yes

▶ **Documents required**

Please enclose a copy of the current account statements for your pension accounts and a confirmation of the current cash values of your pension policies.

**Have you moved to Switzerland from another country and never previously belonged to a Swiss pension plan under pillar 2?**

No |  Yes

When did you first join a pension plan of pillar 2?

Date
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**Do you have any further claims from pillar 2, such as from a vested benefits account or a vested benefits policy?**

No |  Yes

▶ **Documents required**

Please enclose a copy of the current account statements for your vested benefit accounts and a confirmation of the current cash values of your vested benefit policies.

**Are you drawing or have you ever drawn retirement benefits (retirement pension and /or retirement savings capital) under an earlier pension plan?**

No |  Yes

▶ **Documents required**

Please enclose a copy of your most recent pension certificate. It must clearly show your savings capital at the time of retirement.

## 4 Confirmation

I confirm that I have truthfully answered all questions and have taken note of the regulations concerning purchases and of the information provided above.