



PENSIONS KASSE FÜR KMU

PKG Pensionskasse · Zürichstrasse 16 · 6000 Luzern 6
Tel 041 418 50 00 · Fax 041 418 50 05 · info@pkg.ch · pkg.ch

Purchase request

Company number:

Surname first name – social security no.:

Date of birth:

Paying into the pension scheme

General information

When you start a new job and join your new employer's pension scheme, the applicable legal regulations stipulate that both the termination benefit from your previous pension scheme, as well as any other available credit balances with vested benefits schemes, must be *transferred* to the 2nd Pillar, i.e. to the new fund (Art.3(1) and Art.4(2^{bis}) of the Swiss Vested Benefits Act). Since 1 January 2006, such vested benefits assets must be *offset* against voluntary purchases, even if they are not subject to the transfer obligation, i.e. irrespective of the change of job.

Withdrawals of old-age benefits and pension assets from restricted pension provision (Pillar 3a) schemes must be taken into account within a particular scope (Art. 60a of the Occupational Pension Ordinance (OPO 2)).

Since 1 January 2006, restrictions have been in place on people who move to Switzerland/have moved to Switzerland from abroad paying into such schemes. In concrete terms, this means that where people who move to Switzerland from abroad and have never joined a pension scheme in Switzerland before are concerned, the annual purchase amount may not exceed 20% of their insured income in the first five years after joining a Swiss pension scheme (Art. 60b OPO 2).

Were any advance withdrawals made in line with legislation encouraging home ownership? As long as an advance withdrawal made in line with legislation encouraging home ownership has not been fully repaid, it is not possible to voluntarily pay into the scheme.

Further information and explanations are available on the "Purchasing contribution years" information sheet. Please read this information sheet carefully.

Transfer address of the PKG Pension Fund

Please transfer any payments to the following paying office:

UBS AG, 8098 Zürich
PKG Pensionskasse, Postfach, 6006 Luzern
IBAN CH88 0024 8248 7062 5696 0

If you pay into a scheme as a private individual, please enter the following purpose for payment:
Purchasing contribution years for surname/first name, born on dd.mm.yyyy, member company no. XXXXX

Details/information required

As explained above, your personal situation can affect the maximum buy-in amount listed on the pension certificate

In order for the maximum buy-in amount to be calculated in line with the legal provisions and for your private buy-in to be processed, you need to answer the following questions for us in full and confirm that the information you provided is correct.

The Purchase request form is valid for one year in each case. Once a year has passed, the form must be filled in completely again and signed if a further purchase is made.



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Questions for the insured person

1. Other pension assets

Since vested benefits assets which were not paid into the PKG Pension Fund, pension assets from restricted pension provision (Pillar 3a) schemes within a particular scope and withdrawals of old-age benefits must be taken into account, the insured person is obliged to provide all the related details.

1.1. Vested benefits assets

Do you have any vested benefits assets (vested benefits account/policy) from previous employment relationships which you have not transferred to the PKG Pension Fund? Yes No

If YES

Name and address of the scheme	Credit balance as of 31 Dec. of the previous year
	CHF
	CHF

Are you also insured with another pension scheme? Yes No

If YES

Please enclose with this purchase request a current buy-in calculation or a current pension certificate from the other pension scheme(s).

1.2. Restricted pension provision (Pillar 3a)

Do you have a restricted pension provision (Pillar 3a) scheme, into which you already paid contributions before the age of 25? Yes No

Do you have a restricted pension provision (Pillar 3a) scheme, into which you paid contributions as a self-employed person or previously self-employed person? Yes No

If YES

Name and address of the scheme	Credit balance as of 31 Dec. of the previous year
	CHF
	CHF



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1.3. Additional question for people over the age of 55

Are you already receiving an old-age benefit in the form of a pension and/or did you withdraw a lump sum old-age benefit?

Yes No

If YES

Please provide exact details about the pension or vested benefits scheme responsible for paying your old-age benefit:

Name and address of the scheme	Reference details

If available, we ask that you provide us with a certificate stating the termination benefit at the time of retirement.

2. A move to Switzerland in the last five years

Have you moved to Switzerland from abroad in the last five years?

Yes No

If YES

a) Date of arrival _____

b) Have you ever been insured with a pension scheme in Switzerland?

Yes No

If you have already been insured with a Swiss pension scheme at an earlier date, please enclose the insurance certificate and/or termination statements.

3. Details on advance withdrawals already made in line with legislation encouraging home ownership

Have you withdrawn any funds for residential property in advance which you have not yet fully repaid?

Yes No

If YES

Name and address of the pension scheme	Date	Amount
		CHF
		CHF



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Paying into the pension scheme and lump sum withdrawal

In accordance with art. 61 of PKG Pension Fund's pension regulations, current policyholders have the opportunity to pay for missing contribution years at a later date.

Pursuant to Art. 79b of the Occupational Pensions Act, the following restriction must be given due consideration, among others:

If purchases were made, the resulting benefits may not be withdrawn from the pension account as a lump sum within the next three years. This legal regulation is undisputed in relation to the part of the old-age pension bought into in the last three years, which may not be paid out as a lump sum but only in the form of a pension.

In a landmark decision, the Swiss Federal Supreme Court ruled that this restriction also applies to capital components, which already existed before buying into a scheme, as far as taxation law is concerned: anyone who buys into the pension fund and would like a lump sum payment for the remaining part within three years (retirement, cash payment, advance withdrawal for home ownership, etc.) must subsequently have the tax deductions of the last three years offset again.

In the interests of personal responsibility, the PKG Pension Fund will in future meet requests for payments of some of the capital, which are made within the 3-year deadline, and point out the consequences relating to taxation.

We recommend that you enquire beforehand at the competent tax authority whether or not a purchase is recognised as being deductible. It's possible that recognition will only be given under certain conditions.

Further steps

You answered "No" to all questions: You will not receive any feedback from us. You can arrange your desired purchase directly - up to the maximum purchase amount shown on the pension certificate. Please send us the completed form at the same time. Once we have received your payment and the completed form, we will send you the tax certificate.

You have answered "Yes" to at least one question: Please send us the form and, where necessary, the relevant documents. We will check your purchase request and we will send you a calculation of the maximum possible purchase amount.

I hereby confirm that the information provided is correct and complete and that I have read and understood the guidelines.

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 request must be submitted.

Place, date

Policyholder's signature