

Pensionskassen Novartis
Vorsorgeberatung
WSJ-791.4
Postfach
CH-4002 Basel

Personal details

Name _____

First name _____

Date of birth _____

Personnel nr. _____

Buying into the occupational benefits scheme

When a person changes jobs and joins the benefits scheme of a new employer, the law stipulates that both the transferable sum from the previous pension scheme and any other savings in 2nd pillar vested-benefits institutions must be transferred (Article 3 para. 1 and Article 4 para. 2bis FZG). Since January 1st, 2006, such vested benefits have to be taken into account for voluntary extra payments into the new scheme, even if the transfer of these vested benefits is not compulsory, i.e. not linked to the change of job. In the case of people previously in self-employment, their savings in any private tied account or tied insurance policy (Pillar 3a) must be taken into account to a certain extent, as well (Article 60a BVV2). Furthermore, the possibilities for buying into a new pension plan when moving to Switzerland from abroad have been limited to 20 % of the insured annual salary (Article 60b BVV2). If a sum has been withdrawn for home ownership purposes, voluntary extra contributions may only be paid in after the withdrawn sum has been repaid in full.

1. Do other holdings in vested benefits accounts or vested benefits policies exist? Yes No

If yes, please send us current attestations of any such 2nd pillar accounts or policies.

2. Have you made a home ownership withdrawal and not yet paid it back? Yes No

3. Are you or have you ever been self-employed? Yes No

If yes, please send us current attestations of your existing pillar 3a accounts or policies.

4. Did you relocate to Switzerland from abroad within the last five years, never having been a member of a Swiss occupational pension scheme before? Yes No

If yes, please indicate the date of taking residence in Switzerland: _____

Finally, we would like to draw your attention to the fact that, according to Article 79b Paragraph 3 of the law on occupational benefits (BVG), the benefits purchased with voluntary extra contributions cannot be withdrawn from the pension fund as a lump sum within the next three years. We further recommend that the competent tax authorities be contacted to establish whether extra contributions are recognized as tax deductible. It is possible that such recognition may only be granted subject to certain conditions.

My signature confirms that I have duly taken note of this form and that the information I provided is complete and accurate.

Place, date

Signature
