

## Retirement details

Employer \_\_\_\_\_ Contract No. \_\_\_\_\_  
Surname \_\_\_\_\_ First name \_\_\_\_\_  
Street \_\_\_\_\_ Postcode/Town \_\_\_\_\_  
Date of birth \_\_\_\_\_ Material status/Date \_\_\_\_\_  
E-Mail \_\_\_\_\_ Phone \_\_\_\_\_  
Nationality \_\_\_\_\_ (Copy of residence permit, if not a Swiss citizen)

## Information on the spouse or registered partner

Surname/First Name \_\_\_\_\_ Date of birth \_\_\_\_\_

## Information on children

Do you have children aged under 18 or between 18 and 25 in education?  no  yes, how many? \_\_\_\_\_

## Retirement details and desired mode of payment

Desired retirement date (at age 58 at the earliest) \_\_\_\_\_

- Retirement pension** The total retirement savings will be paid out entirely as a pension.  
Reversionary spouse's pension:  
 60% (standard)  80% (reduction of the retirement pension by 10%)  100% (reduction of the retirement pension by 15%)
- Capital** The total retirement savings will be paid out entirely as capital.
- Split** Capital Share in % \_\_\_\_\_ or CHF \_\_\_\_\_  
Pension Share in % \_\_\_\_\_ or monthly CHF \_\_\_\_\_  
Example: 40% lump-sum payment, 60% remainder as a pension, or lump-sum payment of CHF 100'000, remainder as a pension, or lump-sum payment CHF remainder, pension monthly CHF 3'000
- AHV transitory pension:** I am taking early retirement and I am interested in a self-financed AHV transitory pension. Please get in touch with me.

## Confirmation

I have taken note of the fact that in the event of a capital payment all claims towards the pension fund shall be deemed as compensated and also that all reversionary claims shall expire. I also confirm that I have read the information sheet on retirement due to age.

\_\_\_\_\_ Date

\_\_\_\_\_ Signature of insured person

\_\_\_\_\_ Signature of spouse or partner  
in registered partnership

### Information Sheet on Retirement due to Age

#### Normal retirement age

Normal retirement age corresponds to the BVG and/or AHV retirement age. The pension plan may provide for a different normal retirement age, but it must be between the age of 58 and 70.

#### Early retirement

Early retirement is possible at the earliest from age 58. If a pension is drawn, the conversion rate is reduced accordingly (see Regulations, appendix 1). The provisions on retirement capital apply mutatis mutandis.

#### Deferred retirement

The actively insured person may defer the drawing of retirement benefits in the event of continued employment beyond normal retirement age until the end of this gainful employment, but at the most until reaching the age of 70. If a pension is drawn, the conversion rate is increased accordingly (see Appendix 1). The provisions on retirement capital apply mutatis mutandis.

During a deferred retirement, the retirement benefit is continued in principle, irrespective of any deviating wording in the pension plan. In this case, the savings contribution rate applicable at normal retirement age is applied unless otherwise stipulated in the pension plan.

During a deferred retirement, risk contributions are no longer paid. The entitlement to all benefits expires, with the exception of the retirement pension with the spouse's or partner's pension and children's pensions dependent on this retirement pension, as well as the lump-sum death benefit in the amount of the existing retirement assets after deducting the present value of the survivors' benefits actually triggered

In the event of death during the deferral period, the hypothetical retirement pension at the time of death is determined for calculation of the spouse's / life partner's pension and orphan's pension, which is calculated from the existing retirement assets after deduction of the returned voluntary purchases and the conversion rate applicable for this age. The general provisions for spouse and partner pensions, the orphan's pension and the lump-sum death benefit apply analogously.

#### Partial retirement/partial withdrawal of retirement benefits

Partial retirement can be taken in combination with salary reductions after the earliest possible retirement age. The actively insured person can draw the retirement benefit in up to three stages.

At least 10% of the retirement benefit must be drawn in the first stage of partial retirement. In each step, the proportion of the retirement benefit drawn may not exceed, but may fall short of, the proportion of the salary reduction. If, after a salary reduction, the remaining AHV annual salary falls below the entry threshold specified in the pension plan, the entire retirement benefit must be drawn at that stage.

At least one month must pass between the individual stages. Two stages with full or partial capital withdrawals within a single calendar year are treated as a single stage. If it is already foreseeable that the salary will increase again in the event of a salary reduction, this temporary salary reduction cannot be categorised as a potential partial retirement step. Subsequent salary increases do not entitle the actively insured person to a reversal of the partial retirement. If partial retirement takes place in three stages, many cantonal tax authorities will only accept two capital withdrawals at most. We recommend that anyone wishing to make three capital withdrawals first seeks clarification from their tax authority.

#### Retirement pension

Upon reaching normal retirement age or at each early or deferred retirement step, the retirement assets available at that time are converted into a life-long retirement pension starting immediately. The expected retirement pension and applicable conversion rates can be found on your pension certificate.

#### Retirement capital

The actively insured person may request a lump-sum settlement in whole or in part instead of the retirement pension, subject to compliance with the lump-sum option period. In the event of a partial withdrawal of capital (mix), the existing retirement assets pursuant to BVG and those from non-mandatory pension plans are reduced proportionally. If purchases have been made, the resulting benefits may not be drawn as a lump sum within the following 3 years.

With the payment of the full or partial retirement capital, any further entitlement to benefits from the Foundation expires to the corresponding extent, in particular also the entitlement to spouse's/life partner's and children's pensions.

The capital option, or its revocation, must be submitted in writing to the Foundation at least one month before the entitlements come into effect. The actively insured person may withdraw 25% of the BVG retirement assets as a lump sum without observing a time limit.

In the case of partial retirement, retirement benefits may be drawn as a lump sum in no more than three stages. This also applies if the salary received from one employer is insured with multiple pension schemes. A single stage comprises all withdrawals of retirement benefits in the form of a lump sum within a given calendar year.

If continued insurance upon job loss after reaching the age of 58 has lasted for more than two years, retirement benefits must be drawn in the form of a pension. This is subject to any provisions in the Regulations that stipulate that benefits must be paid in the form of capital.

In the case of married beneficiaries, the lump-sum withdrawal is only possible if the spouse consents in writing. The signature shall be certified officially or by a notary public. Upon presentation of an official identity document (passport, identity card) as well as the family identity document, the signature may be executed at the Foundation's registered office in the presence of a person entrusted with the administration of the pension fund. Unmarried persons must have their marital status officially confirmed. Any costs incurred as a result (fees for certification or certificate of civil status, etc.) are to be borne by the insured person. The Foundation does not owe any interest on the lump-sum settlement as long as the insured person does not provide the spouse's consent.

### **AHV bridging pension**

Actively insured persons who take early retirement may draw an AHV bridging pension to compensate for the lack of AHV retirement benefits. The amount of the AHV bridging pension can be determined by the actively insured person. The AHV bridging pension may not be higher than the full maximum AHV retirement pension and remains unchanged for the entire period of entitlement.

The AHV bridging pension is paid until the actively insured person reaches the normal AHV retirement age that applied at the time of early retirement. If the insured person dies before this date, the AHV bridging pension is only paid to survivors entitled to a pension.

The receipt of an AHV bridging pension results in a lifelong reduction of the retirement pension effective from the start of the pension, including a reduction of the accrued benefits dependent on the retirement pension and current children's pensions. In this case, analogous to the provisions of these regulations on partial lump-sum withdrawals, the existing retirement assets at the time of early retirement are reduced by the non-interest-bearing sum of the monthly bridging pensions until normal AHV retirement age.

### **Optional increase in the accrued spouse's/civil partner's pension in the case of retirement pensions**

The standard accrued spouse's or partner's pension is 60% of the current retirement pension. This entitlement can be increased at the request of the actively insured person. This is financed by means of a life-long reduction in the retirement pension. The following options are available:

- Increase in the entitlement to 80%, with a 10% reduction in the retirement pension
- Increase in the entitlement to 100%, with a 15% reduction in the retirement pension.

The actively insured person must report if they have chosen an increased entitlement before the first pension payment is made. If a reduction of the retirement pension would result in it falling below the statutory minimum benefits, the increased entitlement in question may not be selected.

In the case of married beneficiaries, it is only possible to increase the entitlement if the spouse consents in writing. The signature shall be certified officially or by a notary public. Upon presentation of an official identity document (passport, identity card) as well as the family identity document, the signature may be executed at the Foundation's registered office in the presence of a person entrusted with the administration of the pension fund. Any costs incurred as a result (fees for certification, etc.) are to be borne by the actively insured person. If the spouse's consent is not received before the first pension payment due, the amount of the entitlement remains unchanged at the standard rate of 60%.

Based on 2026 figures