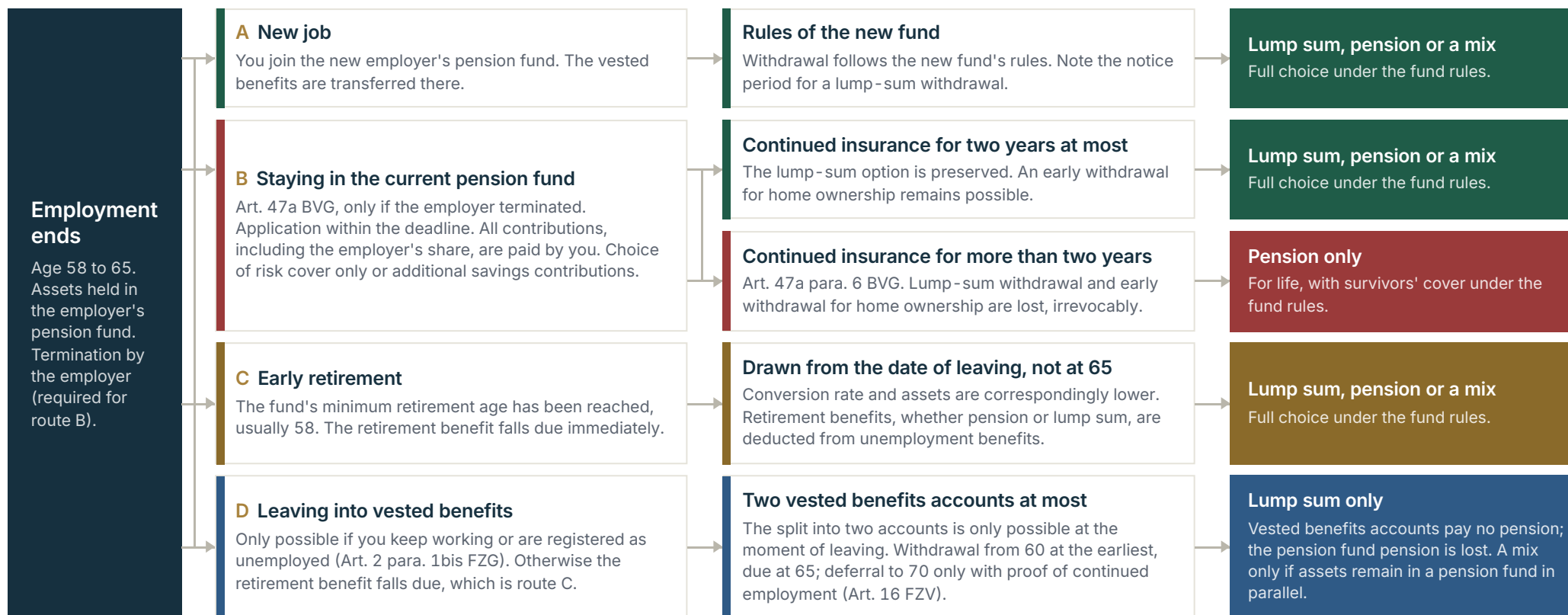


Pension fund assets after losing your job between 58 and 65

Four routes are open. The route you take decides whether lump sum, pension or both remain possible at the end. Not choosing is a choice.



THE DEADLINE

The decision is made on leaving

Continued insurance under Art. 47a BVG must be requested within the deadline set by the fund rules, usually three months after leaving.

Whoever has not taken route A, B or D by then ends up on route C: the retirement benefit falls due. So read the fund rules in the first week after notice is given.

THE TWO-YEAR LIMIT

Decides between lump sum and pension

Whoever continues the insurance at 60 and wants to hold out until 65 loses the lump-sum option after two years. To keep it, retire before the end of the second year or end the continued insurance earlier; it can be cancelled at any time. The risk-only variant without savings contributions costs a fraction and keeps everything open.

UNEMPLOYMENT INSURANCE

Pension or daily allowance, not both

Pension fund retirement benefits, pension or lump sum, are deducted from the daily allowance (Art. 18c AVIG); dormant assets in the fund or in a vested benefits account are not. To use the 520 daily allowances from age 55 (640 if unemployed in the last four years before 65), draw nothing during the benefit period and take route B or D.

TAXES

Two accounts, two tax years

Lump-sum payments in the same year are added together, for married couples across both spouses. Two vested benefits accounts, withdrawn in two different years, break the progression and save tax.