

Buy-in application

Application for calculation of maximum possible buy-in amount

Employer

Last name: _____ Post code/place: _____ Contract no.: _____

Insured person

First name: _____ Last name: _____

Street, no.: _____ Post code/place: _____

Date of birth: _____ AHV no.: _____

Telephone: _____ E-mail address: _____

Marital status: _____

Please note: By submitting this buy-in application, you authorise us to perform a buy-in calculation to determine the buy-in amount for the corresponding contribution years. Voluntary buy-ins are only possible if you are fully able to work at the time of the buy-in. Your personal situation may have an impact on the buy-in amount. So that we can calculate the maximum possible buy-in amount under the applicable statutory provisions, we request that you provide us with the following information. Explanations can be found on the reverse side.

You may only make a payment once we have sent you the relevant calculation based on the information you provide.

Please note the tax information on the reverse side.

Early withdrawals from occupational pensions for home ownership

Have you prematurely withdrawn money for the purpose of buying a home and not yet paid back this amount?

☐ yes ☐ no

Information on other pension relationships, vested benefits policies, vested benefits accounts and pillar 3a balances

Do you have a credit balance in your vested benefits policies and/or vested benefits accounts? ☐ yes ☐ no

If so, we require specific details:

Vested benefits institution: _____ Amount: _____ as at: _____

Pillar 3a credit balance at (institution): _____ Amount/Balance: _____ as at: _____

Other pension relationships with: _____ Excess buy-in: _____ as at: _____

Information on self-employed work

Are you self-employed or were you at some point? ☐ yes ☐ no

If so, we require specific information about any pillar 3a credit balances:

Institution: _____ Amount: _____ as at: _____

Moving from abroad

Have you moved from abroad since 1 January 2006 and were previously not insured in a Swiss pension fund (pillar 2)? ☐ yes ☐ no

If so, date of move: (day, month, year) _____

If so, date of initial entry into Swiss pillar 2 pension fund: _____

We'll be happy to help.

ÖKK Occupational pensions, Comercialstrasse 23, 7000 Chur
Telephone 081 552 02 92, info@oekkbvg.ch

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Information on retirement assets from early retirement

Are you already drawing an old-age pension or have you received a one-time lump-sum amount (cash payment as a result of retirement) from a previous pension fund? ☐ yes ☐ no

If so, we require information about your retirement assets at the time of retirement:

Previous pension fund:

Amount:

as at:

Confirmation

I hereby confirm that I am aware that the buy-in amount will be calculated based on the information I provide and the information available to the pension fund and that I have acknowledged the terms and conditions on the reverse side ("Key information on buy-in amounts for contribution years"). Potential tax deductions in relation to buy-in amounts for contribution years are determined in line with the Swiss federal and cantonal tax regulations. I acknowledge that any incorrect information I provide or any information I fail to provide may have tax implications, for which I am solely liable.

Place/date:

First name/last name:

Signature of insured person:

Key information on buy-in amounts for contribution years

1. Buy-ins may be tax-deductible provided they are made from your private assets. You will receive an annual tax statement for your buy-ins.
2. The value date of the credit advice determines the tax year in which the buy-in is made. If a buy-in has a value date of 31 December 2021, for example, you will receive a tax statement for the year 2021. If a buy-in has a value date of 03 January 2022, for example, you will receive a tax statement for the year 2023. Please note that some banks experience bottlenecks towards the end of the year when processing payment orders, which may result in delays. As such, you should not wait until the end of the year to transfer your money.
3. Voluntary buy-ins are added to your supplementary (non-mandatory) retirement assets.
4. When calculating the maximum possible buy-in amount, pillar 2 vested benefits that you have not yet transferred to our collective foundation (e.g. previous pension funds, contingency funds, vested benefits accounts or policies) must be taken into account as if you had transferred this amount. Please note that all vested benefits that fell due or vested benefits accounts etc. that were opened after 31 December 2002 must be transferred to your current pension fund.
5. Retirement assets that have already been paid out in the form of an old-age pension / lump sum following early retirement must be taken into account by the pension fund when calculating the maximum possible buy-in amount. It is possible to obtain a statement from the previous pension fund detailing the retirement assets at the time of early retirement.
6. When calculating the maximum possible buy-in amount, it must be verified whether your pillar 3a balance exceeds the tax limit determined for employees. The excess amount must be deducted from your maximum possible buy-in amount.
7. If you have at any point withdrawn assets for the purpose of buying a home, it is not generally possible to make a buy-in, unless you have already paid back the prematurely withdrawn amount in full. When you repay the amount, you will receive back the tax you have paid without any interest. To do so, you must submit an application to the tax authority that levied the tax. If you are three years or less away from ordinary retirement, you may make a buy-in without repaying amounts prematurely withdrawn.
8. If you moved from abroad since 1 January 2006 and prior to this, you were not insured with a Swiss pension fund, the annual buy-in amount may not exceed 20% of your insured salary for the first five years after joining the fund.
9. Amounts paid out following divorce may in any case be bought back in again without any limit.
10. Buy-ins from 1 January 2006 may not be withdrawn as a lump sum (e.g. lump-sum settlement on retirement, early withdrawal for home ownership) within three years.
11. It is also possible to transfer pillar 3a assets into pillar 2. This process has no tax impact; this means that you cannot again deduct the transferred amount from your taxable income.
12. To ensure that the calculation of the maximum possible buy-in amount can be performed in good time at year end, you should submit your completed buy-in form to your pension fund by no later than 10 December. We cannot guarantee that any forms received after this date will be processed in time.
13. For members who are insured under multiple pension plans within the pension fund, the maximum possible buy-in amount will automatically be calculated across all plans.
14. If you are still insured in other pension funds, any negative potential buy-in amounts there must be taken into account. Negative potential buy-in amounts arise if the maximum possible regulatory retirements assets are less than the retirement assets actually available. You are responsible for verifying this. Should you require any further information, please do not hesitate to contact us.
15. We recommend that in each individual case, you clarify with the responsible tax authority whether you are allowed to make a voluntary buy-in. We accept no liability should the responsible tax authority refuse permission to make a buy-in.
Chur, December 2021

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