

Purchase of additional service years/early retirement

Contract no. /

Employer Name and address

Insured person

Last name First name Insurance number

Street, postcode, town Date of birth Gender

m f

I request that a calculation be made Date

for the purchase of benefits for missing contribution years

for the purchase of benefits for early retirement As per date of early retirement

(minimum retirement age 58)

Moving to Switzerland from abroad Have you moved to Switzerland from abroad since January 1, 2006?

No Yes (if yes, please complete) Date of entry into Switzerland

If yes, were you ever enrolled with a Swiss occupational benefits institution (pension fund)?

No Yes (if yes, please complete) The pension relationship lasted from until

Declaration regarding withdrawals to finance residential property Have you withdrawn assets in advance in order to finance the purchase of residential property?

No Yes (if yes, please complete) CHF on

Declaration regarding entitlement to vested benefits (Pillar 2) Do you have any other vested benefits (account/policy) from prior employment and/or pension relationships that have not been transferred to the occupational benefits institution?

No Yes (if yes, please complete)

Vested benefits entitlement with (name and address) CHF on

Do you currently draw retirement benefits in the form of a pension, or have you withdrawn any retirement capital as a retirement benefit?

No Yes

If yes, please submit confirmation of the benefit withdrawal.

Other assets (Pillar 3) Were you ever self-employed after January 1, 1985?

No Yes

If yes, did you make any Pillar 3a contributions instead of Pillar 2 contributions during this time?

No Yes (if yes, please complete)

Pillar 3a assets with (name and address) CHF on

Notes I acknowledge the following points, in particular:

- The tax authorities consider all of an insured person's pension relationships and assets when deciding on whether a benefits purchase is deductible. We will authorize a benefits purchase based on the information we have on file. We accept no guarantees for the completeness of such information or for purchases being granted tax-exempt status.
- If additional benefits were purchased, they may not be withdrawn as capital during the next three years. In its decision of March 12, 2010, the Federal Supreme Court held that, for reasons relating to tax law, not only additional benefits that are purchased, but all the retirement assets remain blocked from lump sum withdrawals for three years. If you were to withdraw a lump sum nevertheless within the three-year period from the purchase date, you would face considerable fiscal consequences.
- If advance withdrawals were made to finance residential property, additional service years may be purchased only once all advance withdrawals have been repaid.
- For persons who move to Switzerland from abroad and have not been previously enrolled with an occupational benefits institution in Switzerland, annual additional payments in the form of benefit purchases may not exceed 20% of the regulatory pensionable salary per year during the first five years after joining the institution. After these five years, the occupational benefits institution must allow insured persons who do not have the full amount in regulatory benefits to make such a purchase.
- If contributions as a self-employed person were paid toward a fixed pension plan (Pillar 3a) instead of an employee benefits plan (Pillar 2) for a certain period of time, a certain portion of the Pillar 3a assets will be taken into account in terms of the benefits that may be purchased.
- This sum will be used to finance any missing contribution years first. The remaining portion of the amount paid in can then be used to purchase early retirement benefits.
- If the insured waives the right to retire early, the maximum benefits permitted under the Regulations may not be exceeded by more than 5%. If the percentage of retirement assets accrued is greater, this amount is transferred to the occupational benefits fund upon maturity.
- That the payment must originate from an account held in my name.

In all other respects, the provisions of the Regulations apply.

Confirmation I confirm that I have been informed that the amount of additional benefits that may be purchased will be calculated on the basis of the information I provide and the data available to the pension fund. Retirement benefits resulting from the purchase of additional benefits for early retirement will be paid out in the form of a lump sum in the event of death, or in the form of a lump sum or pension in addition to the other benefits on retirement. The purchase of additional benefits for early retirement does not affect the benefits that have already been insured.

I acknowledge that any omissions or inaccuracies in the information provided above have tax implications that are solely my responsibility.

Disclaimer AXA Life Ltd. and the relevant occupational benefits institution reject all liability in connection with the appropriateness and tax consequences of occupational benefits purchases.

Passing on data The insured person hereby permits AXA to use data on his or her occupational benefits to advise him or her on Pillar 3 pensions.

(Please cross this out if you do not wish your data to be used.)

Signature Date _____ Signature of insured _____