



## Notification of opt-out with cash payment due to leaving Switzerland

Company \_\_\_\_\_ Contract no. \_\_\_\_\_

### Personal details of departing person

Surname \_\_\_\_\_ First name \_\_\_\_\_

Date of birth \_\_\_\_\_ Social insurance no. 756. \_\_\_\_\_

Street/no. \_\_\_\_\_ Post code/city \_\_\_\_\_

Marital status     Single     Cohabiting     Divorced     Widowed     Married     Registered partnership

Date of marriage/registration of partnership \_\_\_\_\_

Opt out of pension scheme as per \_\_\_\_\_

I am leaving Switzerland permanently and moving to \_\_\_\_\_

Permanent departure from Switzerland to an EU or EFTA member state. (Enclosure: notice to Residents' Registration Office regarding permanent departure and certificate from tax authority, proof that the person opting out is not subject to any mandatory insurance for old age, death and disability. Otherwise only the extra-mandatory portion will be paid in cash. The mandatory portion remains in Switzerland and is transferred to a vested benefits account).

The future place of residence is not in an EU/EFTA state. (Enclosure: notice to Residents' Registration Office regarding re the permanent departure and certificate from tax authority).

I am a cross-border commuter and I am giving up my employment in Switzerland on a permanent basis. (Enclosure: proof that the person departing is not subject to any mandatory insurance for old age, death and disability. Otherwise only the extra-mandatory portion will be paid in cash. The mandatory portion remains in Switzerland and is transferred to a vested benefits account).

If you are leaving Switzerland on a permanent basis and moving to an EU/EFTA member state, or if you are a cross-border commuter domiciled in an EU/EFTA member state and you are giving up your employment in Switzerland on a permanent basis, as of 1 June 2007 you may only receive the extra-mandatory portion of your vested benefits in cash, insofar as you are subject to mandatory insurance at your new place of residence (cross-border commuters: at your previous place of residence). The mandatory portion of the vested benefits must be deposited in a vested benefits account in Switzerland. You can determine whether you are subject to mandatory insurance by using the relevant form which is downloadable from [www.verbindungsstelle.ch](http://www.verbindungsstelle.ch). If you are not subject to mandatory insurance in your country of residence, the total vested benefit can be paid in cash. Since this whole process can take several months, your BVG benefit (BVG minimum) will be transferred to a vested benefits account with the Zürcher Kantonalbank Vested Benefits Foundation, 8010 Zurich, as per the date of departure. As soon as you receive confirmation from the BVG security fund customer service department that you are not subject to mandatory insurance in your country of residence, you may present this to the Vested Benefits Foundation and request the cash payment of your vested benefits.

If the cash payment of vested benefits to insured persons who are married or in a registered partnership exceeds **CHF 10,000**, the notarised signature of the spouse/registered partner must be provided. The notarisation must be made using this form and can be obtained from the community where you are resident, from a notary or from HR. Single insured persons: please produce a document confirming your single status. The tax authorities are notified if the cash payment is not subject to tax at source.

**Transfer to my bank account**

(All fields must be completed for payments abroad!)

Name of bank	_____		
Bank/PO account	_____	Clearing no.	_____
IBAN no.	_____	SWIFT/BIC	_____
Account holder	_____		

_____	_____
Place, date	Signature of person opting out

\_\_\_\_\_

Signature of spouse/registered partner

_____	_____
Place, date	Signature of witness/notary

Swisscanto Flex Collective Foundation  
of Cantonal Banks  
Stockerstrasse 33  
P.O. Box  
8021 Zurich