

Cash payment of pension fund assets (termination benefits)

Are you taking up self-employment in Switzerland, leaving or have already left Switzerland permanently, or ending your gainful activity as a cross-border commuter? Or do your current pension fund assets amount to less than your annual contribution (insignificance) or do you receive a full pension from the Federal Disability Insurance (IV)? Then you can request the cash payment of your pension fund assets.

To enable us to process your request as quickly as possible, we need the following information:

1. Your personal data

Last name: _____

First name: _____

AHV number:

Date of birth: _____

Your current address:

Street, Number: _____

Postcode, Town/City: _____ Country: _____

For enquiries:

Telephone: _____

E-Mail: _____

2. Last employer who was affiliated with GastroSocial

Name of last employer: _____

Address of last employer: _____

Leaving date: _____

3. Reason for cash payment

Please tick as appropriate and provide additional information:

- You are leaving or have already left Switzerland permanently or you are ending your gainful activity as a cross-border commuter.
- You are taking up self-employment as your primary occupation in Switzerland.
- Your pension fund assets amount to less than your annual contribution (insignificance).
- You have been drawing a full pension from the Federal Disability Insurance (IV) for at least six months without having a claim to a disability pension from a pension fund.

Note
You can find your **AHV number** on your AHV card or your health insurance card and on all personal documents sent to you by GastroSocial.

Complete **3.1** and **4-6**

Complete **3.2** and **4-6**

Complete **3.3** and **4-6**

Complete **3.4** and **4-6**

3.1 You are leaving Switzerland permanently.

If you are moving or have already moved definitively to a member state of the European Union (EU) or EFTA, you are only entitled to a cash payment if you will not be subject to mandatory social insurance in that country. We will send you the forms required to clarify your social security obligations once your application has been received. This clarification is carried out by the Security Fund in Bern and can take up to 6 months.

Please tick as appropriate and provide additional information:

A: **A move is planned**

Country: _____

Actual date of moving: _____



You must always enclose the confirmation of de-registration from the Citizens' Registry Office or, for cross-border commuters, confirmation of cancellation of the border commuter permit; this document **may not be older than 3 months since the date of issue.**

B: **Already moved away**

Country: _____



Please also enclose the confirmation of registration or residence from the new place of residence; this document **may not be older than 3 months since the date of issue.**

3.2 You are taking up self-employment as your primary occupation in Switzerland.

In addition to your activities as a self-employed individual, do you also still work for an employer?

No (complete the information below)

Yes (complete the information below)

Self-employment:

Percentage of working hours: _____ AHV salary in CHF: _____

Other gainful employment:

Percentage of working hours: _____ AHV salary in CHF: _____



Documents to be submitted:

- Confirmation from your AHV compensation fund that you are self-employed
 - Copy of the contribution invoice from the AHV compensation fund
- Do you not have the contribution invoice from the AHV compensation fund yet? Then please enclose any of the following documents as proof:**
- Rental or lease contract for business premises
 - Employment contracts with employees
 - Business insurance policies
 - Invoices for major purchases or investments

Important

The cash payment can be requested at the earliest 1 month before or within 1 year from taking up self-employment.

Note

The pension fund can request additional documents to verify the request.

3.3 Your pension fund assets amount to less than your personal annual contribution (insignificance).

If you were only insured for the employee benefits insurance with the GastroSocial Pension Fund for a short while, your vested benefits may be less than your personal annual contribution. In this case you can request the cash payment of the vested benefits.

3.4 You have been drawing a full pension from the Federal Disability Insurance (IV) for at least six months without having a claim to a disability pension from a pension fund.

- I **do not draw** a disability pension from an employee benefits pension fund.
- I draw **a full** disability pension from the following employee benefits pension fund.
Name of pension fund: _____
- My claim to a disability pension from the following pension fund is being investigated.
Name of pension fund: _____



You must always enclose a copy of the current IV decree.

4. Payment address for transfer

Please provide the details of your private bank account for the transfer.

Last name, first name of account holder: _____

Address of account holder: _____

Name of bank: _____

Address of bank: _____

IBAN number: _____

BIC/SWIFT code of bank *: _____

* must always be provided for payments to a foreign country

Note

You can see the amount of your annual contribution in your last account statement.

Note

You can find the **IBAN number** of your private account on your bank statements or your bank cards, or you can ask your contact person at your bank for the number.

5. Your marital status and all required signatures

Please tick as appropriate and provide additional information:

A: **married or in a registered partnership since (date):**

The undersigned spouse or registered partner hereby declares that he/she consents to the cash payment of the pension fund assets. The partner's/spouse's original signature must be confirmed by the Citizens' Registry Office in the place of residence or certified by a notary public.

Place, date

Signature of spouse or registered partner

Confirmation/Certification of signature by Citizens' Registry Office or notary public

Place, date

Stamp and signature of Citizens' Registry Office/notary

B: **single** **divorced** **widowed** **legally dissolved partnership**

The marital status must be confirmed by the Citizens' Registry Office of the community of residence. Alternatively, you can also enclose a current certificate of marital status.

Confirmation of marital status by Citizens' Registry Office or another public office

Place, date

Stamp and signature of Citizens' Registry Office

Important

Swiss citizens can obtain a current **certificate of marital status** from their community of origin. Foreigners can obtain a certificate of marital status and confirmation of residence from their community of residence or from the consulate of their country of origin. The document **may not be more than 3 months old.**

6. Your signature

I confirm by my signature that I have completed the form truthfully.

Place, date

Signature

What happens next?

When we have received all your documents and all conditions have been met, we usually transfer the **payment within 30 days** for 3.2 (self-employment), 3.3 (insignificance) and 3.4 (full disability).

If you have requested the cash payment because of 3.1 (final departure from Switzerland) and are moving or have moved to an EU or EFTA country, we will send you the form applying for clarification by the Security Fund **within 30 days**. This process can take up to 6 months. Please contact the BVG Security Fund in Bern if you wish to enquire about the status of your case:

LOB Guarantee Fund, Bern
T 031 380 79 71
verbindungsstelle.ch

If you are not moving to an EU or EFTA state, we will usually make the payment within 30 days.

Information

The termination benefits equal the amount of your accrued pension fund assets upon departure from the pension fund. The vested benefits consist of the retirement credits, previous pension fund assets brought into the fund, any purchases you may have made, and interest.

Note

We will contact you if the cash payment is impossible or if we need additional documents.