

**Leaving notice**

Information to leaving on the back

Name \_\_\_\_\_ First name \_\_\_\_\_

Address \_\_\_\_\_ Postcode/City \_\_\_\_\_

AHV-No. \_\_\_\_\_ Leaving date \_\_\_\_\_

Civil status \_\_\_\_\_ Tel-No. (private) \_\_\_\_\_

Are you fully fit for work at the time of termination of your employment?

yes  no, I am unable to work at \_\_\_\_\_ %

**Type of leaving**

**Change of employment with new employer** (please enclose pay-in slip of the new pension scheme)

Name of the new employer \_\_\_\_\_

Name of the new pension scheme \_\_\_\_\_

Post code/city of the new pension scheme \_\_\_\_\_

Details for payment (IBAN) \_\_\_\_\_

**No new employer.** Because I will not be affiliated to a new pension scheme at the moment, I request the opening of a blocked vested benefit account with the following bank/vested benefit foundation:

Freizügigkeitsstiftung der Berner Kantonalbank (account will be opened by Ascaro Vorsorgestiftung)

other bank/vested benefit foundation: please enclose form for opening the account and pay-in slip (the account has to be opened by the insured person)

Employment relationship has been terminated by the employer (after the 55th birthday):

Please contact me, I request continuation of the insurance with Ascaro.

**Cash payment** (signature of the spouse necessary, if married)

because I am leaving Switzerland for good (confirmation of de-registration with the local authorities is necessary)

because I shall become self-employed (disposal of the AHV Compensation Fund is necessary)

because my vested benefit account amounts to less than my personal saving contribution for one year

Name of the bank \_\_\_\_\_

Post code/city of the bank \_\_\_\_\_

Details for payment (IBAN) \_\_\_\_\_

Domicile/Date  
\_\_\_\_\_

Signature of the insured person  
\_\_\_\_\_

Domicile/Date  
\_\_\_\_\_

Signature of the spouse\*  
(only in case of cash-payment)  
\_\_\_\_\_

\*the signature must be officially certified or made in person in the Foundation's offices on presentation of a passport or identity card.

## Information about the leaving from the Ascaro Vorsorgestiftung

In accordance to the Swiss Federal Law on Vesting in Pension Plans (LFLP/FZG) we are obliged to transfer your termination benefit to the pension scheme of your new employer. In the case you do not enter in a new pension scheme, the following possibilities are given:

### Transfer of the termination benefit to a vested benefit account with a bank

- If you agree, we will open a vested benefit account for you with the Freizügigkeitsstiftung der Berner Kantonalbank.
- If you prefer an other bank, so we kindly ask you to open the account and send the opening form as well as the pay-in slip to us.  
If we do not receive any response from you, then, after six months from your leaving day, we will transfer your termination benefits to the Substitute Occupational Benefit Institution, e.g. Stiftung Auffangeinrichtung BVG, Administration Freizügigkeitskonten Postfach, 8036 Zürich Tel. +41 41 799 75 75.  
In this case please notice the incurring administration costs for the opening, the keeping and the dissolution of the account.

### Departure from mandatory insurance after the 55th birthday

An insured person who leaves the pension fund after reaching the age of 55 because the employment relationship has been terminated by the employer may request continuation in accordance with Article 12, paragraphs 2-7. We therefore will get in touch with you and show you the possibilities according to our pension fund regulations.

### Cash payment of the termination benefits

You can request the cash-payment, if one of the following conditions is fulfilled:

- **You leave Switzerland permanently**  
We need a confirmation from the local authority (control of resident population) or from the responsible foreigner's office.
- **You move to an EU or EFTA country**  
The full amount of your termination benefits can only be paid-out if at your new domicile you are not subject to a national obligatory insurance for disability, death and old-age. Please contact us in order to clear how to proceed.
- **You take-up a new independent employment (self-employed)**  
We need a confirmation from the competent AHV Compensation Fund that you are full-time self-employed (regular occupation).
- **The full amount of the termination benefits is less than the employee contribution for one year**

Cash payments exceeding CHF 5'000.00 will be announced to the Swiss Federal Tax Administration (if not subjected to source taxation).

### Risk coverage for death and disability after leaving from Ascaro Vorsorgestiftung

According to the law you remain insured for both risks during a month after leaving Ascaro, if you do not enter a new pension scheme immediately after the leaving.

Afterwards you have the possibility to take a non-compulsory insurance with the Substitute Occupational Benefit Institution (Stiftung Auffangeinrichtung BVG, Birmensdorferstrasse 83, Postfach, 8036 Zürich, Tel. 041 799 75 75). However, if you are entitled to benefits from the unemployment insurance you will automatically be insured for the risks of disability and death with the unemployment insurance. The accomplishment of this insurance applies to the Unemployment Insurance and the Substitute Occupational Benefit Institution.