

## Notification of withdrawal

For information on withdrawal, see overleaf

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

Address \_\_\_\_\_ Postcode/town \_\_\_\_\_

Date of birth \_\_\_\_\_ Private tel. No. \_\_\_\_\_

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

yes  no, I have been \_\_\_\_\_ % unfit for work since \_\_\_\_\_

### Type of withdrawal

**Change of job with new employer**

Name and location of your new employer \_\_\_\_\_

Name of your new pension institution \_\_\_\_\_

Postcode/town of the new pension institution \_\_\_\_\_

Account details (IBAN) \_\_\_\_\_

**No new employer**

Opening a vested benefits account with the following vested benefits institution:

Vested Benefits Foundation of Berner Kantonalbank AG (opened by Ascaro Vorsorgestiftung)

Other bank/vested benefits foundation: please enclose account opening form and inpayment slip (opened by the insured person)

Please contact me in case of any continued insurance according to article 12 of the Pension Fund Regulations.

**Cash payment** (signature of the spouse or registered partner required)

because I am leaving Switzerland for good (confirmation of deregistration from the commune of residence is required)

because I am self-employed (decision of compensation office required)

due to the insignificant amount (if the termination benefit is less than the one-year personal contribution)

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

Postcode/town where the bank is located \_\_\_\_\_

Account details (IBAN) \_\_\_\_\_

Place/date

\_\_\_\_\_

Signature of the insured person

\_\_\_\_\_

Place/date

\_\_\_\_\_

Signature of the spouse/partner\*(in case of cash payment)

\_\_\_\_\_

\*The signature must be officially certified or done in person in the offices of the foundation on presentation of your passport or identity card.

## Information about withdrawing from Ascaro Vorsorgestiftung

The Vested Benefits Act (VBA) stipulates that your retirement benefit must be transferred to your new employer's pension institution. If you do not join a new pension institution, you have the following options:

### Paying the termination benefit into a vested benefits account

- If you agree, we will arrange for you to open a vested benefit account with the Vested Benefits Foundation of Berner Kantonalbank AG
- If you prefer another bank, please enclose the account opening form and the inpayment slip.
- Unless you instruct us otherwise, at the earliest six months after your withdrawal, we will arrange for the transfer to the  
Substitute Occupational Benefit Institution  
Administration of Vested Benefits Accounts  
Postfach  
8036 Zurich  
Tel. +41 41 799 75 75.  
Please note the administrative costs incurred for the opening, management and closure of the account.

### Withdrawal from compulsory insurance after reaching the age of 55

An insured person who withdraws from the pension fund after turning 55 because the employment relationship has been terminated by the employer, may request continued insurance in accordance with article 12, paragraphs 2 to 7 of the Pension Fund Regulations. We would be happy to advise you on your options in this context and will contact you to discuss the matter further.

### Cash payment of the termination benefit

You may request a cash payment if any of the following three following conditions are met:

- **You leave Switzerland for good**  
If you move to an EU or EFTA country, the cash payment of the full amount is only possible if you are not subject to compulsory state insurance for disability, death and old age in your new place of residence. Please enclose confirmation of this from the residents' registration office or the competent immigration office.
- **You take up self-employment:**  
Please enclose confirmation from the competent OASI compensation office that you are largely or fully self-employed.
- **The total termination benefit amounts to less than one annual employee contribution**

Cash payments exceeding CHF 5,000 are reported to the Federal Tax Administration if there is no withholding tax liability.

### Risk cover for death and disability after withdrawal

For one month after withdrawal, you remain insured for the two risks of death and disability, unless you join a new pension institution immediately after withdrawing.

You have the opportunity to take out voluntary insurance with the Substitute Occupational Benefit Institution, Zurich, tel. 041 799 75 75. If you are entitled to unemployment compensation, you are compulsorily insured for the risks of disability and death with the unemployment insurance fund. The implementation is the responsibility of the unemployment funds and the Substitute Occupational Benefit Institution.