

Questionnaire to complete in case of a buy-in contribution in 2024



CIEPP
Caisse Inter-Entreprises
de Prévoyance Professionnelle
ZKBV - Zwischenbetriebliche Kasse für Berufliche Vorsorge
CIPP - Cassa Interaziendale di Previdenza Professionale

PERSONAL DATA OF THE INSURED PERSON

Last name:	First name:
AVS N°: 756.	Date of birth: Sex: <input type="checkbox"/> M <input type="checkbox"/> F
Street, N°:	Postcode, place:
Telephone:	E-mail:

Do you have an account (other than CIEPP) or a vested benefits policy / account? ☐ no ☐ yes

If yes, please complete: Buy-in balance/value as of 31.12.23
Name and address of the vested benefits institution (bank, insurance company)

Have you already made a home ownership withdrawal from another 2nd pillar foundation? ☐ no ☐ yes

If yes, please complete: Date of withdrawal Amount of withdrawal
Name and address of the bank or insurance company

Have you already opened an account or related pension policy (Pillar 3a) as a **self-employed person**? ☐ no ☐ yes

If yes, please complete: Buy-in balance/value as of 31.12.23
Name and address of the bank or insurance company

Buy-in balance/value as of 31.12.23
Name and address of the bank or insurance company

Have you already received **retirement** benefits (pension or lump sum) from other **2nd pillar** occupation pension institutions?

☐ no ☐ yes

If yes, please complete, specifying the pension or lump sum (by bank or insurance company):
Value of benefits received (amounts) ☐ pension ☐ lump sum
Name and address of the pension or vested benefits institution

Did you arrive from abroad after 31 December 2005? ☐ no ☐ yes

If yes, please specify the date:
a) of your arrival in Switzerland
b) of your first affiliation to a 2nd pillar pension institution in Switzerland

Have you, **as a self-employed person**, benefited from a fictitious buy-in imposed when you liquidated your independent lucrative activity?

☐ no ☐ yes

If yes, please complete: Year of liquidation Amount of fictitious buy-in imposed

May we draw your attention to the fact that the CIEPP may not be held responsible for the communication of incomplete or incorrect information.

In the event that this document is not returned within 10 days, the CIEPP will not prepare the tax certificate and will be obliged to return your buy-in contribution without interest. In addition, the CIEPP does not in any way guarantee the tax deductibility of buy-ins. It is not obliged to return the buy-in amount if the tax authorities disallow tax deductibility. Finally, may we remind you that acceptance of the buy-in amount may depend on a medical examination.

Annex: Practical information on buy-ins

Place and date:

Signature of the insured person:

Practical information on buy-ins

Annex to the questionnaire to complete in case of a buy-in contribution

Since 1 January 2006, following the entry into force of the first revision of the Law on occupational pension schemes (LPP), pension savings institutions are obliged to apply additional controls on the payment of buy-in contributions.

In this connection, you are asked to fill in the attached questionnaire and read through this notice, which gives you some important and useful information on buy-ins.

We communicate below the legal bases that apply to buy-ins and draw your attention to some practical implications from a tax perspective. We also remind you that the CIEPP does not in any way guarantee the tax deductibility of buy-ins.

APPLICABLE LEGAL BASES

(only the versions published in the Systematic Collection of Swiss Federal Law are deemed authentic)

Swiss Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (LPP)

Art. 79b Buy-in

- ¹ Occupational benefits institution may only allow buy-in within the limits of the regulatory benefits.
- ² The Federal Council shall regulate buy-ins for persons who:
 - a. were never members of an occupational benefits institution before they applied for the buy-in contribution;
 - b. receive or have received a benefit from the occupational pension insurance.
- ³ Benefits deriving from a buy-in contribution may not be paid out in the form of capital during a period of three years. In the case of advance payments in connection with the encouragement of home ownership, optional buy-ins may only be made when these advance payments have been repaid.
- ⁴ The foregoing restriction does not apply to buy-ins made in connection with a divorce or a legal dissolution of a registered partnership pursuant to art. 22c of the LFLP.

Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (OPP 2)

Art. 60a Buy-in (art. 1 para 3 and art. 79b para 1 LPP)

- ¹ Buy-in shall be calculated following the same generally accepted pension principles that are used to determine the benefits scheme (art. 1g).
- ² The maximum buy-in amount is reduced by that portion of the member's pillar 3a assets which exceeds the maximum total of annual tax deductible contributions from age 24, plus interest, in accordance with art. 7 para 1 let. a of the Ordinance of 13 November on Tax Allowances on Contributions to Recognised Forms of Pensions. Interest is calculated using the minimum LPP interest rates for the corresponding years.



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- ³ If an insured's vested termination benefits do not have to be transferred to an occupational benefits institution under art. 3 and 4 para 2bis LFLP, the maximum buy-in amount shall be reduced accordingly.
- ⁴ For insured persons who receive or have received retirement benefits and subsequently resume a gainful activity or increase again their rate of activity, the maximum amount of the buy-in is reduced by the amount of retirement benefits already received.

Art. 60b Special cases (art. 79b para 2 LPP)

- ¹ The yearly buy-in amount paid in by persons coming from abroad and who have never been members of an occupational benefits institution in Switzerland may not, for their first five years of membership in the Swiss occupational benefits institution, exceed 20% of the regulatory insured salary. At the end of the five-year period, the occupational benefits institution must allow the insured person who has not yet purchased all the regulatory benefits to make the buy-in.
- ² If the insured person transfers pension rights or assets acquired abroad, the buy-in limit set out in para 1, 1st sentence does not apply, provided that:
 - a. this transfer is made directly from a foreign occupational pension system to a Swiss occupational benefits institution;
 - b. that the Swiss occupational benefits institution accepts such a transfer; and
 - c. that the insured person does not claim a deduction for this transfer in respect of direct taxes of the Confederation, the cantons and the communes.

Art. 60c Pensionable salary and insurable income (art. 79c LPP)

- ¹ The pensionable salary or insurable income limit stipulated in art. 79c LPP applies to all the insured's pension relationships with one or more occupational benefits institutions.
- ² If the insured person has several pension relationships and his aggregate AVS salary and income exceeds ten times the upper limit specified in art. 8 para 1 LPP, he shall notify each occupational benefits institution of all existing pension relationships, indicating the salary and income insured in that context. Occupational benefits institution draw the insured's attention to his duty to inform.
- ³ For members aged 50 and over on 1 January 2006, the insurable salary and income limit stipulated in art. 79c LPP does not apply to insurance coverage for death and disability risks contracted before that date.

Art. 60d Buy-in and the encouragement of home ownership (art. 79b para 3 LPP)

In cases where a reimbursement of advance payment for the encouragement of home ownership is no longer permitted under art. 30d para 3 let. a LPP, pension regulations may authorise voluntary buy-ins provided that these buy-ins, together with the advance payments, do not exceed the maximum regulatory benefit entitlements.



CANTONAL TAX PRACTICES WITH REGARD TO TAX DEDUCTIBILITY FOR BUY-INS

In accordance with Article 79b para 3 of the LPP, retirement benefits from a buy-in may not be paid as a lump sum during a three-year period.

In the light of the current information at our disposal concerning the application of this provision, we particularly wish to draw your attention to the following:

Buy-ins made during the three years prior to payment of the retirement benefit

- In a mixed form (pension and lump sum)

When your pension institution pays out a retirement benefit in a mixed form (lump sum and pension), any buy-ins made during the three years prior to payment of the retirement benefit **are not deductible** from your tax income, regardless of the level of the lump sum requested.

- In the form of a pension

On the other hand, if your pension institution pays out a retirement benefit exclusively in the form of a pension, buy-ins made during the last three years **are fully tax deductible**.

Buy-ins made during the three years prior to an early payment for home ownership or cash payment of the vested termination benefit

- In case of a home ownership withdrawal or cash payment of the termination benefit, any buy-ins made during the three years prior to said withdrawal may not be paid and **are not deductible** from your tax income.

It should be noted that tax deductibility conditions, modalities and possible exemptions (for example with regard to a modest buy-in) are set by each canton. Accordingly, we urge you to contact the tax authorities of your place of taxation in order to clarify the situation regarding your buy-in.

Only the tax authorities can decide on the tax deductibility of the buy-in made. The CIEPP does not in any way guarantee the tax deductibility of buy-ins. It is not obliged to return the amount of the buy-in if the tax authorities disallow its tax deductibility. Finally, may we remind you that acceptance of the buy-in amount may depend on a medical examination. This buy-in questionnaire and the practical information on buy-ins may be downloaded from our website www.ciepp.ch under the heading "Insured persons".

WHERE TO SEND YOUR QUESTIONNAIRE AND PAY YOUR BUY-IN AMOUNT

For persons insured with the Geneva Head Office / Jura or Neuchâtel branch

- CIEPP - Caisse Inter-Entreprises de Prévoyance Professionnelle
Rue de Saint-Jean 67
Case postale
1211 Genève 3
Payment details:
No CCP: 14-936752-2
IBAN: CH87 0900 0000 1493 6752 2
BIC: POFICHBEXXX

For persons insured with the Bulle branch

- CIEPP - Caisse Inter-Entreprises de Prévoyance Professionnelle
Bulle branch
Rue Condémine 56
Case Postale 2226
1630 Bulle 2
Payment details:
No CCP: 17-4780-7
IBAN: CH88 0900 0000 1700 4780 7
BIC: POFICHBEXXX

For persons insured with the Fribourg branch

- CIEPP - Caisse Inter-Entreprises de Prévoyance Professionnelle
Fribourg branch
Rue de l'Hôpital 15
Case Postale
1701 Fribourg
Payment details:
No CCP: 17-3819-1
IBAN: CH51 0900 0000 1700 3819 1
BIC: POFICHBEXXX

Branches

Bulle – Rue Condémine 56
T 026 919 87 40

Fribourg – Rue de l'Hôpital 15
T 026 552 66 90

Neuchâtel – Av. du 1^{er}-Mars 18
T 032 727 37 00

Porrentruy – Ch. de la Perche 2
T 032 465 15 80

Head office

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