

What you need to know

<p>I have a new employer in Switzerland.</p>	<p>I arrange for my vested benefit to be transferred to the new employee benefits institution.</p>
<p>I do not have a new employer and am under 58.</p>	<ul style="list-style-type: none"> • I can take out a paid-up vested benefit policy at Swiss Life. • I can open a vested benefits account at a bank of my choice. • I can arrange for my vested benefit to be transferred to the Foundation for the BVG Contingency Fund. <p>Information on death and disability cover: www.treffpunkt-arbeit.ch</p>
<p>I do not have a new employer and am over 58.</p>	<p>I can retire.</p> <p>If I do not want to retire, I must send confirmation of unemployment insurance, showing that I am entitled to short-term unemployment benefit. I then have the same options as someone who does not have a new employer and is under 58.</p>
<p>I am self-employed as my main occupation.</p>	<p>I can take my vested benefits in the form of cash.</p> <p>To receive payment in cash, I must submit the following documents:</p> <ul style="list-style-type: none"> • Confirmation of the social security (AHV) administration office. • Certificate of civil status (available from my civil registry office). • Certified signature (if married also signature of spouse/registered partner). <p>Certification by local authority or notary's office.</p>
<p>I am moving to a non EU/EFTA member state.</p>	<p>I can take my vested benefits in the form of cash.</p> <p>To receive payment in cash I must submit the following documents:</p> <ul style="list-style-type: none"> • Confirmation of cancellation of registration from my local authority indicating my new place of residence/cancellation of work permit (for cross-border commuters). • Certificate of civil status (available from my civil registry office). • Certified signature (if married also signature of spouse/registered partner). <p>Certification by local authority or notary's office.</p>
<p>I am moving to an EU/EFTA member state and am no longer subject to mandatory insurance for old age, death and disability.</p>	<p>I can take my vested benefits in the form of cash.</p> <p>To receive payment in cash, I must submit the following documents:</p> <ul style="list-style-type: none"> • Confirmation of cancellation of registration from my local authority indicating my new place of residence/cancellation of work permit (for cross-border commuters). • Certificate of civil status (available from my civil registry office). • Certified signature (if married also signature of spouse/registered partner). <p>Certification by local authority or notary's office.</p> <ul style="list-style-type: none"> • Confirmation from the LOB Guarantee Fund, Berne, that I am no longer subject to mandatory insurance for old age, death and disability (tel. 031 380 79 71). <p>E-Mail: info@verbindungsstelle.ch Additional information: www.verbindungsstelle.ch</p>
<p>I am moving to an EU/EFTA member state and am still subject to mandatory insurance for old age, death and disability.</p>	<p>My rights to receive my vested benefits in the form of cash are restricted. The mandatory portion remains in Switzerland.</p> <ul style="list-style-type: none"> • I can take out a paid-up vested benefit policy at Swiss Life. • I can open a vested benefits account at a bank of my choice. • I can transfer my vested benefit to the Foundation for the BVG Contingency Fund <p>I can receive the supplementary portion in the form of cash. To receive payment in cash. I must submit the following documents:</p> <ul style="list-style-type: none"> • Confirmation of cancellation of registration from my local authority indicating my new place of residence/cancellation of work permit (for cross-border commuters). • Certificate of civil status (available from my civil registry office). • Certified signature (if married also signature of spouse/registered partner). <p>Certification by local authority or notary's office.</p>

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Additional information

Which countries are EU/EFTA member states?

EU: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, England, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden

EFTA: Iceland, Norway, Principality of Liechtenstein, Switzerland

What happens to purchases made into the employee benefits institution over the last three years?

Purchases made over the last three years cannot be paid out as a lump sum. See section «**I do not have a new employer**».
