

Information sheet

Flexible retirement (FR)

What you need to know

Which conditions need to be met?	<ul style="list-style-type: none"> • My employer is subject to the Collective Labour Agreement for Flexible Retirement in the Construction Industry (CLA FR) or has affiliated itself to the CLA FR by means of a written declaration of affiliation. • My employer has concluded a contract of affiliation with Swiss Life Collective BVG Foundation. • According to the current regulations of the Foundation for Flexible Retirement (FR) I am entitled to FR benefits (entitlement to an AHV/AVS bridging pension and/or BVG/LPP retirement credits).
What does the transfer mean for me?	<ul style="list-style-type: none"> • I remain insured against the risks of old age and death within occupational provisions. • I do not retire until the statutory reference age (65). Early or partial retirement is not possible. • It is not possible to defer the retirement benefit beyond the reference age.
Which rights and obligations do I have when transferring?	<ul style="list-style-type: none"> • If there is an entitlement to retirement credits in accordance with the regulations of the FR foundation, retirement credits will be paid out by the FR foundation and credited to my supplementary retirement savings. • I can only assert the claim for retirement credits towards the FR foundation. The rights and obligations towards the FR foundation concerning this are set out in the regulations of the FR foundation. These can be obtained from or viewed at the FR foundation. • The <i>Declaration of individual membership for «flexible retirement (FR)»</i> form must be fully and truthfully completed. • I must report any changes that are of relevance for continued insurance.
Where are my benefits shown after transferring?	The benefits are shown on your pension certificate.
Who can I contact if I have additional questions?	<p>Swiss Life Customer Services would be happy to answer any questions you have concerning occupational provisions.</p> <p>Tel. no.: 0800 222 440 E-mail: 24@swisslife.ch</p> <p>Visit us at www.swisslife.ch/protect-fr</p> <p>Please contact the foundation directly with questions concerning benefits (bridging pensions, retirement credits etc.) paid by the Foundation for Flexible Retirement (FR).</p> <p>Tel. no.: 043 222 58 30 E-mail: mail@far-suisse.ch</p>