

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 the replacement of BVG 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. • Retirement will take place at the statutory reference age (65). Early or partial retirement is not possible. • A deferral of retirement benefits until the age of 70 is not possible.
Which rights and obligations do I have when transferring?	<ul style="list-style-type: none"> • Retirement credits are paid out in accordance with the regulations of the FR foundation during the period of continued insurance. These credits are added 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. • Changes that are of relevance for continued insurance must be reported immediately.
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>