Application for a retirement pension / lump-sum payment

Claim reference number (if known) ____________________

1. Personal details

Surname, first name ____________________

AHV number ____________________

Date of birth ____________________

Street, postcode, town ____________________

Email address ____________________

Telephone number ____________________

Marital status

☐ single ☐ married since: ____________
☐ widowed ☐ in a civil partnership since: ________
☐ divorced ☐ legally separated ☐ dissolved civil partnership

2. Details of spouse / registered partner

Surname, first name ____________________

AHV number ____________________

Date of birth ____________________

3. Retirement details

☐ Full retirement as of ____________

☐ Partial retirement **before** the AHV reference age; effective ____________

Salary reduction Percentage or CHF ____________

☐ Partial retirement **after** the AHV reference age; as of ____________

Optional: salary reduction Percentage or CHF ____________

For employees: Please submit the 'Change of Details' form to us in the event of partial retirement. This form must be completed by the employer. (Download the form at www.pat-bvg.ch).

Lump-sum payment 31252 / Mixed payment 32443 / Pension 31251 / 03/2025 pat BVG

4. Desired retirement benefit

☐ **pension** ☐ Option: 100% spouse's pension in the event of death (reduced conversion rate)

In the case of partial retirement **at** the AHV reference age, please select:

☐ Option 1: Percentage or amount in CHF ____________________

☐ Option 2: Payment in the same proportion as the reduction in salary (see section 3)

Note: Retirement limit (in accordance with clause 7.2 of the pension scheme regulations): please note that conversion into a retirement pension is only possible up to an existing retirement savings balance of CHF 3 million. Any retirement savings balance exceeding this amount must be withdrawn as a lump sum.
Note 2: In the case of partial retirement ***before*** *the AHV reference age, the payment is calculated in proportion to the reduction in salary.*

☐ **Lump-sum payment**

In the case of partial retirement **after** the AHV reference age, select:

☐ Option 1: Percentage or CHF ____________________

☐ Option 2: Payment in the same proportion as the reduction in wages (see section 3)

In the case of a lump-sum settlement, please enclose the following (proof must not be more than 6 months old):
– certified signature of partner (see page 3)
– Unmarried persons (single, divorced, widowed) with a termination benefit of CHF 20,000 or more: current civil status certificate (available from the city or local council)

☐ **Mixed benefits**

Pension: Proportion in % or CHF ____________________

Lump-sum payment: Percentage or CHF ____________________

Note: For a mixed payment, the same supporting documents are required as for a lump-sum payment (see above).

5. Children (Entitlement to a child's pension only if an old-age pension is being received)

Your own children or foster children aged up to 20, or up to 25 if they are in education or unable to work:

Surname, first name	Date of birth	AHV number	Child earns their own income of over CHF 2,000 per month
			☐ yes ☐ no
			☐ yes ☐ no
			☐ yes ☐ no

Please enclose:
– Copy of family register
– for children or foster children aged between 20 and 25 who are in education or training: confirmation of enrolment and payslips; apprenticeship or work placement contract

6. Bank details (postal/bank account)

(Please enclose a payment slip, if available)

Name of the bank or post office ____________________

Address ____________________

Account holder

IBAN

SWIFT (international payment)

7. Comments

8. Confirmation

The accuracy and completeness of the information is certified by:

Place and date

Signature of the insured person

9. Certified signature (only required for a lump-sum settlement; must not be more than 6 months old)

The undersigned spouse or registered partner consents to the lump-sum payment of the vested benefits. The original signature will subsequently be certified by the local authority of the place of residence or by a notary.

Place and date

Signature of the spouse / registered partner

Certification

Legal provisions

Art. 7.3 PAT BVG Regulations

[1] At the insured person's request, the retirement savings, or parts thereof, may be withdrawn as a lump sum in lieu of a lifetime retirement pension. In the event of a lump-sum withdrawal, the retirement benefits and the prospective survivors' benefits shall be reduced accordingly.

[2] Spouses must co-sign the application. PAT BVG may require a certificate of civil status and the signatures to be certified.

Art. 79b(3) BVG

If pension purchases have been made, the resulting benefits may not be withdrawn from the pension scheme in the form of a lump sum within the following three years. [...]

Pension Fund
for Doctors and Vets PAT-BVG

Management and Pension Provision

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