







VOLUNTARY CONTRIBUTIONS

Information for self-employed members who join without staff

Your employment situation has probably changed over your career. For example, you may earn more now than you did before. In cases like this, voluntary contributions can help you improve your future benefits by making up for years in which you paid less into your pension savings.

You should consider making a voluntary contribution if:


-  **25+** you started working after age 25
-  you stopped working for a few years (e.g., because you were in training, taking care of young children, unemployed, or living abroad)
-  you have moved to Switzerland from another country
-  your salary or working hours have increased
-  you get divorced
-  you plan to retire early

Why should I make voluntary contributions?

The main goal is to maximize your pension benefits, and especially your retirement savings, so you can retire with peace of mind.



Making voluntary contributions is also a smart idea for tax reasons, since any voluntary contributions you make using your personal funds can be deducted from your taxable income for that year. You can only make one voluntary contribution per year, and spreading them out over multiple years will lower your tax bill for a longer period.

Once your voluntary contribution has been added to your retirement savings, it will accrue interest at the fund's standard rate.





 **You will lose the tax advantage of making a voluntary contribution if you withdraw the portion of your retirement savings that came from the voluntary contribution (including accrued interest) as a lump sum within three years after making the contribution. If this occurs, the tax office will adjust your tax bill retroactively.**

We recommend you contact the tax office for more information in this regard.

Are there any legal restrictions?

-  If you withdrew some of your pension assets early as part of Switzerland's home ownership encouragement initiative, you will have to pay back that amount first before making a voluntary contribution.
-  If you moved to Switzerland less than five years ago and were not previously a member of a Swiss occupational pension fund, the annual amount of your voluntary contribution cannot exceed 20% of your insured salary.

How do I make a voluntary contribution?

-  **1. You let us know you want to make a voluntary contribution.**
You can get in touch with your AVENA relationship manager at any time using your preferred means of communication.
-  **2. We send you the necessary form.**
We will send you the voluntary contribution request form with the relevant payment details.
-  **3. You submit the form and make your payment.**
Fill out and sign the form and return it to us, and then pay your voluntary contribution to the account indicated in the request form.
-  **4. We send you a tax statement.**
AVENA will send you an EDP-21 form to attach to your tax return.

Documents

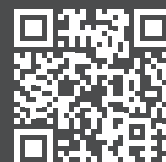


More information about voluntary contributions can be found in Articles 50 and 51.1 of the AVENA pension fund regulations, which are available in the "Documents" section of our website.

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Contact us



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