

## Application for retroactive pillar 3a purchases

Account-holder

Client/Portfolio number

Surname

First name

Details of the retroactive purchase

Desired year of purchase \_\_\_\_\_

Ordinarily paid amount in the desired purchase year (in CHF) \_\_\_\_\_

Amount of purchase (in CHF) \_\_\_\_\_

I have paid the ordinary maximum amount in the current year  yes  no

If not: please pay in the regular maximum amount for the current year. **In the year of the retroactive purchase, the ordinary maximum amount must be paid in full into pillar 3a before closing a pension gap for previous years.**

Confirmations Account-holder

- I have shown an income subject to AHV contributions for the desired purchase year.
- I did not make any purchases in pillar 3a in the desired year of purchase.
- I have not yet drawn any assets from my pillar 3a as retirement benefits in connection with my retirement.

Important information

The maximum possible purchase per year for all employees and self-employed persons is CHF 7,258. The value for the year in which the retroactive purchase is made applies.

Signature

Place, date signature of account-holder

Examples of back payments Pillar 3a

Year	Maximum amount	Your payment	Purchase option
2025	7,258	4,000	0
2026	7,258	7,258	3,258 Contribution shortfall 2025
2027	7,258	7,258	0
2028	7,258	5,000	0
2029	7,258	7,258	2,258 Contribution shortfall 2028

From 2026, contribution gaps in pillar 3a may be closed retroactively, but only for gaps arising from 2025.