

Retirement

(valid from 1 January 2019)

Lump-sum withdrawal

All claims on the foundation are void once you withdraw your savings assets.

Consent of partner

If you are married or live in an officially registered partnership, we need consent from your spouse or partner in the form of a notarised signature. Unmarried people and unregistered partners must submit official proof of their marital status.

Tax

The foundation will notify the Federal Tax Administration of any lump-sum payments. If you are resident abroad, the foundation will deduct withholding tax directly at source and transfer the net amount to you.

Voluntary contributions

If you have made voluntary contributions, for the next three years the resulting benefits can be paid out as a lump sum.