

Application for retroactive payments into Pillar 3a

Account number

PERSONAL DATA OF THE CONTRACTING PARTY

Form of address	<input type="checkbox"/> Ms	<input type="checkbox"/> Mr			
Last name	<input type="text"/>		First name	<input type="text"/>	
Street / Number	<input type="text"/>	<input type="text"/>	Postcode / City, town	<input type="text"/>	
Date of birth	<input type="text"/>	Civil status	<input type="text"/>	Citizenship	<input type="text"/>
Telephone number	<input type="text"/>		Social security number	<input type="text"/>	

The following conditions must be met cumulatively in order to be able to close a contribution gap. If you are unable to confirm a requirement, a retroactive payment cannot be made.

I hereby confirm that:

I have / had income subject to AHV (old-age and survivors' insurance) contributions in the current year and in the years for which I am applying for a retroactive payment

I have not yet made a retroactive payment for any of the years for which I would like to close the contribution gap

I have not drawn any retirement benefits from my Pillar 3a

I have already paid the maximum amount for Pillar 3a in the current year

APPLICATION FOR A RETROACTIVE PAYMENT

Only one retroactive payment can be made per tax year. However, you can make up for a contribution gap for several tax years at once with a single payment.

I am applying to make the following retroactive payments into my Pillar 3a:

Calendar year	Contributions paid	Amount of retroactive payment
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

SIGNATURE AND CONFIRMATION

By signing, the Contracting Party confirms the accuracy and completeness of this application.

Place, date	<input type="text"/>	Signature of the Contracting Party	<input type="text"/>
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DELIVERY BY MAIL

Please return the fully completed and signed form to:

Zugerberg Pillar 3a Foundation
Lüssiweg 47
CH-6302 Zug

Important: the Zugerberg 3a Retirement Savings Foundation will review your application and inform you of its decision in writing. The processing time can be up to 25 working days from the date of receipt.

Information sheet

Retroactive payments into Pillar 3a

WHAT YOU NEED TO KNOW

- As of 1 January 2026, you have the option of retroactively closing **contribution gaps** in your **Pillar 3a**. It should be noted that retroactive payments can only be made for gaps from 2025 onwards, and these must **not date back more than 10 years**.
- In order to actively close gaps, you must have / have had an **income subject to AHV** (old-age and survivors' insurance) **contributions in the years** you are making the payment for and **in the year you make the payment**. In addition, your maximum annual contribution must be paid in full in the year you make the payment.
- People who have **already received** retirement benefits (money from your Pillar 3a account, which you can withdraw five years before the official retirement age) from **Pillar 3a** are no longer permitted to make additional payments.
- The maximum possible retroactive payment per year is limited to the ordinary Pillar 3a contribution with pension fund affiliation (2026: CHF 7'258). The decisive figure is the value that applies in the year in which the retroactive payment is made. This limit on the annual retroactive payment amount also applies to Contracting Parties who do not have a pension fund affiliation (e.g. self-employed persons).
- A **contribution gap** in a tax year can only be closed by a **one-off retroactive payment**. Splitting the payments over several years is not allowed. However, contribution gaps from several years can be closed in the same tax year. It should be noted, however, that the sum of the retroactive payments cannot be higher than the maximum allowable amount for retroactive payments (see section above).