

# Advance withdrawal for taking up self-employment

The existing pension assets can be withdrawn upon commencement of self-employment. The payment can only be made if all the required documents and the certified signature of the spouse / registered partner are available.

## Requirements

- Self-employment must be carried out as a main occupation, not as a secondary occupation.
- The pension assets must be withdrawn in full. No partial withdrawal is possible.
- The pension assets must be withdrawn within one year of taking up self-employment as a main occupation. A later withdrawal for the purpose of self-employment is not possible.
- The competent OASI compensation office must confirm the self-employment.
- The spouse's / registered partner's consent to the advance withdrawal must be provided by officially certified signature.
- A business plan and extensive additional documents must be submitted in accordance with the form "Payment of pension assets when taking up self-employment in Switzerland".
- An early withdrawal in the event of self-employment is only possible if the Contracting Party is resident in Switzerland.

## Tax aspects

- An early withdrawal results in taxation of the pension assets at the pension tariff in the reference year.
- The pension fund must report each early withdrawal to the Federal Tax Administration.

## Processing duration

The money will be paid out to the beneficiary by the Zugerberg 3a Vorsorgestiftung within 25 working days **after all the necessary documents have been submitted in** accordance with the form "Payment of pension assets upon taking up self-employment in Switzerland permanently".

## Please note that

- the forms of the Zugerberg 3a Vorsorgestiftung must be used for each payout, and
- all documents that serve as the basis for the payout must be in the name of the Contracting Party.

## Contact

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