

Voluntary purchase to the Lonza pension fund in 2024

Dear members of the Lonza Pension Fund

Members who wish to make a voluntary purchase to the pension fund in 2024 are requested to proceed as follows:

1. The maximum possible purchase amount is indicated on the first page of your pension certificate. We do not recommend making a voluntary purchase if a lump-sum withdrawal is planned at the time of (pre)retirement within the next three years or if you intend to make an early withdrawal to purchase owner-occupied residential property within the next three years.
2. If you have moved to Switzerland within the last five years, please note that the maximum possible purchase is 20% of your insured salary, not the calculated maximum possible purchase according to the pension certificate. The regulation applies from the date of moving to Switzerland.
3. We ask you to make the purchase by **mid-December 2024**, to ensure that we receive the amount on the account in 2024. A purchase must be made from the **insured person's personal bank account**. Payments made by non-insured persons are refunded. Payments made into the account after 31 December cannot be taken into account for the previous year.
4. The payment must be made to the Postfinance account **IBAN: CH27 0900 0000 4001 2048 9**, made out to: Lonza Pension Fund, Münchensteinerstrasse 38, 4052 Basel. **Please include your personnel number in the payment notices.**
5. Once payment has been received, the amount paid in will be incorporated into the insured person's individual retirement assets and the new current pension certificate will then be sent to the insured person, together with a confirmation of the purchase for the tax authority.
6. A voluntary purchase is deductible from taxable income only if there has been no early withdrawal for home ownership that has not yet been repaid. In such a case, a voluntary purchase would be recorded as a "WEF" repayment (repayment of early withdrawal for home ownership). The tax deductibility of the purchase contributions made is governed by the federal and cantonal tax provisions. The pension fund does not guarantee the deductibility of such contributions and expressly disclaims any responsibility in this regard.
7. Please complete the form "Pension fund purchase" in full when making your **first purchase** into the PKL, sign it manually and return it to us by e-mail as a pdf file to pensionskasse@lonza.com once you have made your payment.

Kind regards

Lonza Pension Fund