

## **Information for Pension Recipients** (Essential information!)

### **Duties of pension recipients**

Every pension recipient is required to give immediate notification of any of the following changes, setting out the relevant information in writing together with the Social Security number (AHV-Nummer) and sending it to **Livica Sammelstiftung, Aarberggasse 30, 3011 Bern**:

- Any change of residential address or payment address
- A copy of the notice of departure from Switzerland if residence in Switzerland is abandoned, or a copy of the notice of registration in Switzerland if residence is moved back to Switzerland
- Any changes which may affect benefit entitlement, such as the following:
  - Divorce, marriage, death of spouse, death of partner, death of children who are entitled to a pension; interruption or end of education of children who have also been granted benefits after reaching the age of 18
  - Any amendment to the Swiss disability insurance scheme (Eidg. IV) (please provide copy of Eidg. IV ruling)
  - Claims and amendments in respect of military insurance benefits (MV), accident insurance benefits (UV), benefits from domestic or foreign social security schemes or pension plans, annuities and daily allowances under the Swiss old age, survivors and disability insurance schemes (Eidg. AHV/IV) (please enclose copies of decrees)
  - Any income from employment earned by persons who are in receipt of a disability pension. In this case the person eligible for a pension is required to provide with a copy of the payslip or wage statement without being asked.

### **Further information**

- As a general rule, all pension recipients will receive a statement of benefits at the beginning of the year for the tax authorities.
- Pensions drawn by recipients domiciled abroad may be taxed at source.
- Compulsory AHV/IV/EO contributions (old age, survivors, disability, income replacement):  
The obligation to contribute lasts until the end of the month in which the AHV reference age is reached. Individuals who retire before this age limit and no longer engage in gainful employment must register as non-employed with the AHV compensation office to fulfill their contribution obligation.

### **Important information**

- The recurring benefits are paid in 12 instalments per year.
- Recurring payments are transferred within the first ten days of each month.
- As a general rule, the payments are remitted to a bank or post office account in Switzerland.
- Livica may make the payment of benefits subject to a certificate of existence.
- Any withholding tax is deducted directly from the benefit at source.