

Application to make a subsequent payment into pillar 3a

Procedure

1. The retirement account holder uses the form to apply to make a pillar 3a subsequent payment.
2. Stiftung Sparen 3 of CIC (Switzerland) reviews the application and writes to the retirement account holder to notify them of the result.
3. If the result of the review is positive, the retirement account holder receives a QR-bill enabling them to make the subsequent payment. **It is important to note that subsequent payments into pillar 3a may not be made directly to the holder's 3a retirement savings account.**
4. Stiftung Sparen 3 of CIC (Switzerland) will make the final credit to the 3a retirement savings account.

Retirement account holder

3a Retirement account

(IBAN):

Surname:

First name:

Street, no.:

Postcode, town/city:

Date of birth:

Telephone:

Note on maximum possible subsequent payment per year

The maximum possible amount of a subsequent payment is capped at the ordinary contribution to pillar 3a with a pension fund affiliation. This restriction also applies to retirement account holders not affiliated to a pension fund (e.g. people who are self-employed). When calculating a subsequent payment, the maximum amount for pillar 3a applies in the year for which the subsequent payment is made (e.g. for 2025/2026: CHF 7,258). Payments already made to pillar 3a plus the subsequent payment may not exceed the maximum possible contribution for pillar 3a in the contribution year concerned.

Details of subsequent payment

Contribution year	Maximum amount pillar 3a*	Payment into pillar 3a already made (in CHF)*	Amount of subsequent payment (in CHF)
2025	CHF 7,258		

*The amount applies for all 3a accounts.

Confirmation of retirement account holder

The retirement account holder confirms that

- The maximum 3a amount for the current year will be fully paid in by 31 December of the current year.
- There was income subject to OASI in the contribution years for which a subsequent payment is made.
- No previous subsequent payment has been paid into pillar 3a for the contribution years concerned.
- No old-age benefits have been drawn from pillar 3a (payment due to reaching retirement age).

Important: **All the above statements must be correct** if a subsequent payment is to be made into pillar 3a.

Place/date:

Signature of retirement account holder:



Information on subsequent payments into pillar 3a

Subsequent payments into pillar 3a can be made from the 2025 tax year. That means missing pillar 3a contributions can be paid retroactively for the first time from 2026 (going back to 2025). Ordinary contributions for the current tax year as well as subsequent payments are both equally tax deductible for the year of payment. Subsequent payments are generally subject to the same rules as regular payments.

Conditions for subsequent payments

There is a gap in pillar 3a if the actual contribution in a given year falls below the maximum possible contribution for that tax year. The following conditions must be met to retroactively close such gaps through payments:

Time limit:

Subsequent payments are only allowed for gaps from 2025 and they may only go back up to ten years. That means a shortfall from 2025 can be closed in 2026 at the earliest and no later than 2035. Current shortfalls from 2024 or earlier cannot be paid up.

Income requirement:

Subsequent payments can only be made for years in which there was income subject to OASI contributions, for which payments into pillar 3a would have been possible.

Maximum amount for the current tax year:

Subsequent payments can only be made once the maximum 3a contribution has been paid for the current year.

Maximum amount per subsequent payment:

The amount of the subsequent payment for each tax year is restricted to the regular maximum contribution for employees with an occupational pension. For 2025, by way of example, this sum is CHF 7,258.

Please note: If contribution gaps relating to several years are closed during a single tax year, it may be that the total amount of subsequent payments made exceeds the maximum amount permitted per tax year (e.g. CHF 7,258 for 2025). If this is the case, the excess contribution paid in expires and no further subsequent payments for these contribution years may be made at a later date.

One-off subsequent payment:

Every contribution shortfall per tax year can only be closed by a one-off subsequent payment. The amount cannot be spread out over a number of years. However, contribution gaps spanning several years can be closed in the same tax year.

Restriction for subsequent payments before retirement:

Once the first withdrawal of capital from pillar 3 has been made due to the normal reference age (this is possible up to five years before reaching the reference age), you may no longer make an additional subsequent payment to close a contribution gap. This does not apply for a withdrawal of capital made for another reason, for example to promote home ownership or take up self-employment as your main source of income.