

Application for Advance Withdrawal of Pension Benefits (Promotion of Home Ownership)

Pension benefits account number(s): _____

Mr. Ms. (hereinafter the "account holder")

Social security number:

Last name:

First name:

Street/No.:

Postcode/Town/Country:

Date of birth (dd/mm/yyyy):

Telephone:

Civil status (documents to be submitted depending on civil status)

Single

- Individual civil status certificate (issued no more than 3 months prior to date of withdrawal, if amount is CHF 10,000 or more)

Married or registered partnership

- Copy of passport or identity card of spouse or registered partner

Divorced or legally dissolved partnership

- Individual civil status certificate (issued no more than 3 months prior to date of withdrawal, if amount is CHF 10,000 or more)

Widowed

- Individual civil status certificate (issued no more than 3 months prior to date of withdrawal, if amount is CHF 10,000 or more)

Amount pledged (please enclose release of pledge)

Reason for withdrawal please check as appropriate: ☒

For purchasing owner-occupied residential property

- Notarized purchase agreement (not older than 12 months) or draft purchase agreement (a draft agreement requires a repayment confirmation). If the agreement is older than 12 months, current excerpt from land register (also not older than 12 months)
- Approval letter from mortgage lender (property and mortgage number must be stated)

For building owner-occupied residential property

- Copy of land purchase agreement (not older than 12 months); if the agreement is older than 12 months, current excerpt from land register (also not older than 12 months); note: purchases of land only are not permitted
- Approval letter from mortgage lender (property and mortgage number must be stated)
- Building permit if account holder is the builder-owner, otherwise general contractor's or works contract

For repaying a mortgage on owner-occupied residential property

- Land record extract for proof of ownership (not older than 12 months)
- Confirmation of the mortgage provider with payment instructions for the current mortgage debt (not older than 6 months)

For renovating owner-occupied residential property

- Land record extract for proof of ownership (not older than 12 months)
- Tradespeople quotes (after approval by Foundation, the corresponding invoices must be sent to the Foundation for payment)

The account holder confirms:

- the accuracy and completeness of this application and the documents submitted;
- that the property in question is for his own use as a primary residence in his tax domicile;
- that the withdrawn retirement capital will be used for the aforementioned purpose;
- that he has not withdrawn any assets for residential property in the last five years.

If you have already made an advance withdrawal in the past 5 years, you will need to consult your tax office about the tax consequences.

Transfer of pension benefits

The withdrawal amount is calculated by the Foundation and communicated to the account holder.

Total amount (account will be closed)

Partial payment of CHF _____

If the required funds are not available in the pension benefits account, the pension benefits Foundation will sell a corresponding number of units following approval of the payment application. These units are selected at the pension benefits Foundation's discretion.

Name of bank:

IBAN/Account no.:

Account holder (seller, builder, lender, etc.)

Last name:

First name:

Value date (dd/mm/yyyy):

Important information

Please note that the Foundation is entitled to conduct further investigations and request the submission of additional documents. The Foundation charges a **fee of CHF 100 for processing** requests for advance withdrawal of pension benefits.

Signature

The undersigned account holder and, if applicable, his/her spouse or registered partner confirm(s) that the Foundation has informed them of the consequences of an advance withdrawal, specifically about the tax consequences.

Following the advance withdrawal, the Foundation is obliged to:

- Deduct federal and cantonal withholding tax from payments to persons who are domiciled abroad.
- Notify the Federal Tax Administration of payments made to Swiss residents (according to the Withholding Tax Act).

All listed reasons for payment can only be asserted with written approval from the account holder's spouse or registered partner.

Place/Date:

Signature of account holder:

Signature of spouse or registered partner:

X _____

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Place/Date:

Signature of account holder:

Signature of spouse or registered partner:

X _____

X _____

Information Sheet

Renovation of a property using assets from your occupational or tied pension provision (Vested Benefits – 2nd Pillar and Pillar 3a)

The Federal Social Insurance Office has defined the following:

- a) The construction or renovation of a property using an advance withdrawal must be used primarily for the account holder to live in;
- b) Lavish or small-scale renovations do not corroborate with the purpose of the law regarding the promotion of home ownership with pension assets.

In accordance with these principles, our pension foundation has drawn up the following list as a guideline for the type of renovations that can be financed using assets from your pension provision:

Renovation CAN BE FINANCED	Renovation CANNOT BE FINANCED
<ul style="list-style-type: none"> ■ Renovations to living areas ■ Basement ■ Attic, loft conversions ■ Balcony / Terrace ■ Canopy at entrance ■ Patio if directly next to the house ■ Architect's invoices if not more than 20% of withdrawal ■ Washing machine, tumble dryer, dishwasher, etc., if the entire kitchen is being renovated ■ Fireplace if it is part of the heating system and was not added later ■ Solar panels (for the living area) for the purpose of generating electricity for own use ¹ ■ Heating / renovation of the airing cupboard ■ New bathroom ■ Window replacements ■ Retiling of the roof ■ Renovation of floors ■ Renovation of the facade (incl. roller shutters, shutters) ■ Conservatory 	<ul style="list-style-type: none"> ■ Any type of garage, parking space or shelter ■ Garden and landscaping work ■ Swimming pools ■ Saunas, fitness rooms ■ Pergola ■ Supporting walls ■ Sewage system ■ Noise barrier ■ General receipts not directly related to the renovation work ■ Furniture ■ Holiday homes and second homes ■ Work done by owner him/herself (salary) ■ All fees ■ Invoices from do-it-yourself shops ■ Renovation work carried out by the owner him/herself is not financed ■ Pre-financing of renovation work is not allowed ■ Individual household appliances

¹ Financing using Pillar 2 or Pillar 3a funds is only possible for the part of the system that generates electricity for your own use. Consequently, the company installing your photovoltaic system must specify what proportion of the overall energy generated will likely be for your own use. You may only apply for an advance withdrawal in connection with this part, after deduction of the aid provided by the cantonal and federal governments. In addition to the regular withdrawal application, the "Declaration of investment costs for photovoltaic systems" form must also be submitted in order to be able to withdraw the corresponding amount from your pension capital.

Important:

This information sheet is purely indicative in nature, the list is not exhaustive. Binding assessments regarding the possible financing of renovations can only occur on a case-by-case basis and once the relevant documentation has been received. Cost estimates from tradesmen must be submitted – renovations performed by the account holder are not eligible for financing. Only invoices from the last twelve months can be settled. The corresponding invoices must be collected in the period of one year and submitted to the Foundation together for payment.

Declaration of investment costs for photovoltaic systems

Vested benefits account number(s): _____

☐ Mr. ☐ Ms. (hereinafter the "account holder")

Social security number:

Last name:

First name:

Street/No.:

Postcode/Town/Country:

Date of birth (dd/mm/yyyy):

Civil status:

Prerequisite for financing photovoltaic systems

Financing photovoltaic systems using assets from your occupational benefits scheme or tied pension provision is only possible

for the part of the system that generates electricity for your own use.

Your photovoltaic system installer must therefore specify how much of the total electricity generated is intended for your own potential use. You can only claim an advance withdrawal for this part after having deducted the cantonal and federal subsidies.

Please complete

Investment costs (after deducting the subsidies)

Share of electricity production for own use as a %

Amount of pension benefits for the photovoltaic system

Note on completing the above information

The above information must be calculated as follows:

- Investment costs (after deducting the subsidies): Investment costs for the installation (information provided by the photovoltaic system installer) minus subsidies (known when building permit is granted)
- Share of electricity production for own use as a %: The share of the total electricity produced by the system that is intended for your own personal use (information on personal use and grid feed-in is provided by the photovoltaic system installer's systems)
- Amount of pension benefits for the photovoltaic system: The maximum possible WEF funding amount is calculated by multiplying the investment costs (after deducting the subsidies) by the share of electricity production for own use as %

The information set out above must be documented by the photovoltaic system installer.

Place/Date:

Signature of account holder:

X