

Application for a home ownership promotion facility

Note: In accordance with legal stipulations, an early withdrawal is only possible every five years and up to five years prior to reaching AHV retirement age.

Client number: _____

Insured person:

First name, last name _____

Street, no. _____

Postcode, town _____

Civil status _____

AHV no. _____

Phone no. (in case of questions) _____

E-mail address _____

Requested payment/pledge date: _____

Early withdrawal of entire pension plan savings (incl. closure of the pension savings account)

Partial withdrawal of the pension plan savings

Amount in CHF _____

Pledging of pension plan savings

Amount in CHF _____

Intended use and required documents

Construction and purchase of residential property

(payment due to the builder/vendor or to an independent third party)

- Officially certified purchase contract, construction contract or construction loan contract (copy)
(if the purchase contract has not yet been officially certified: Copy of the purchase contract and nomination of an independent third party who confirms with his/her signature that the funds will be used to finance owner-occupied residential property)
- Copy of insured person's passport or ID (with legible signature)
- Current civil status certificate (not older than one month)
- Signature of spouse/registered partner (on this form)
- Copy of spouse's/registered partner's passport or ID (with legible signature)

- Amortisation of mortgage loans** (payment to mortgage lender)
 - Copy of land register extract (not older than three months)
 - Copy of loan contract
 - Current mortgage account statement
 - Copy of insured person's passport or ID (with legible signature)
 - Current civil status certificate (not older than one month)
 - Signature of spouse/registered partner (on this form)
 - Copy of spouse's/registered partner's passport or ID (with legible signature)

- Structural alterations to/renovation of residential property** (payment to be made to an independent third party)
(value-adding or value-preserving investments)
 - Copy of land register extract (not older than three months)
 - Copy of building permit (if required for structural alterations)
 - Detailed construction/renovation project
 - Detailed cost statement or cost estimates
 - Copy of work contract (if available)
 - Signed order confirmations
 - Copies of tradesmen's invoices
 - Copy of insured person's passport or ID (with legible signature)
 - Current civil status certificate (not older than one month)
 - Signature of spouse/registered partner (on this form)
 - Copy of spouse's/registered partner's passport or ID (with legible signature)

Type of home ownership

- Freehold (owner-occupied) apartment Single-family house

Street, no. _____

Postcode, town _____

Ownership rights

- Sole ownership Co-ownership
- Independent, permanent building right Joint owner (with spouse/registered partner)

Previous use

I have already used funds from my occupational provisions as follows:

- early withdrawal pledge

Date _____ Amount in CHF _____

Pledgeholder _____

Costs/mortgages in CHF

Purchase price or construction cost (newly acquired property) _____

Mortgages/loans on residential property _____

Transfer

Bank account (permissible only for transfer to an account in the name of the builder, lender or seller)

Name of account holder _____

Name and address of the bank _____

IBAN CH

I confirm the accuracy and completeness of the above information and the documents submitted. I grant the Swiss Life 3a Employee Benefits Foundation permission to carry out further investigations, if necessary. I also issue instructions for the sale of any investments with the Swiss Life 3a Benefits Foundation to the required extent on the payout date.

Likewise, I confirm that the early withdrawal will be used for residential property for my own use.

Place, date

Insured person's signature

_____ pages of enclosures

Signature of spouse/registered partner

*If unmarried or not living in a registered partnership,
please supply official registry office confirmation of civil status
(issued within the last three months).*

Please return the signed form including any enclosures to Customer Support at Pando:
support@pando.swisslife.info

Important information relating to the federal law on the promotion of home ownership using funds from tax-qualified provisions

Scope of validity

The early withdrawal or pledge of pension plan savings can be used for the acquisition or construction of an owner-occupied property (apartment or single-family home), for acquiring a stake in a housing cooperative or tenants' joint-stock company or for the repayment of a mortgage loan.

Permissible forms of property include sole ownership, co-ownership (freehold apartment ownership in particular) and joint ownership among spouses as well as independent and permanent building rights.

The property must be used by the insured person himself or herself at his or her habitual place of domicile. Temporary sub-letting is possible if proof is provided that personal use of the property is temporarily not possible.

An early withdrawal or pledge while in employment is possible up to three years prior to entitlement to retirement benefits.

Payout of the early withdrawal

Under the promotion of home ownership scheme, the employee benefits foundation will only pay out benefits directly to the vendor, builder, lender or housing institution and only upon presentation of the requisite supporting documents and with the agreement of the insured person.

If there is a pension custody account in addition to the pension benefits account, entitlements of the Swiss Life Investment Foundation will be sold insofar as necessary for the early withdrawal following receipt of all necessary documents.

The early withdrawal sum will be paid out after receipt of the required documents and taking into account the desired payout date.

An early withdrawal may be asserted once every five years.

Tax consequences

The sum withdrawn in advance is liable – separately from other income - for federal, cantonal, municipal taxes at the time of withdrawal as a lump-sum payment from tax-qualified provisions (pillar 3a).

Processing fee

A fee is charged for processing an early withdrawal or pledge under the promotion of home ownership scheme, as stated in the current schedule of fees.

Moreover, the provisions stated in the regulations as well as the legal stipulations shall apply.