

## Application for promotion of home ownership with a 3a pension savings account

Note: An early withdrawal is possible up to five years prior to reaching the reference age in accordance with AHVG, but only every five years.

Client number:

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Social insurance no. (AHV)

7 5 6 .  .  .

Policyholder:

First name, last name

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Street, no.

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Postcode, place

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Marital status

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Telephone no. (for queries)

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E-mail address

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Prepayment of entire pension plan savings Closing pension savings account  Yes  No

Partial withdrawal of the pension plan savings Amount in CHF

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Pledging of pension plan savings Amount in CHF

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### Purpose of 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 policyholder's passport or ID (with recognisable 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 recognisable signature)



**Amortisation of mortgage loans (payment to mortgagee)**

- Copy of land register extract (not older than three months)
- Copy of loan contract
- Current mortgage account statement
- Copy of policyholder's passport or ID (with recognisable 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 recognisable signature)

**Conversion/renovation of residential property (payment to an independent third party)**  
(value-adding or value-retaining investments)

- Copy of land register extract (not older than three months)
- Copy of building permit (if required for conversion project)
- Detailed construction/renovation project
- Detailed cost statement or cost estimates
- Copy of construction contract (if available)
- Signed order confirmations
- Copies of tradesmen's invoices
- Copy of policyholder's passport or ID (with recognisable 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 recognisable signature)

**Type of home ownership**

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

Street, no. \_\_\_\_\_

Postcode, place \_\_\_\_\_

**Ownership rights**

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

**Previous use**

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

- for an early withdrawal       for pledging

Date \_\_\_\_\_ Amount in CHF \_\_\_\_\_

Pledgeholder \_\_\_\_\_



## Costs/mortgages in CHF

Purchase price or construction cost (newly acquired property) \_\_\_\_\_

Mortgages/loans on residential property \_\_\_\_\_

## Transfer (please enclose the appropriate QR-bill)

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

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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 Employee Benefits Foundation to the required extent.

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

\_\_\_\_\_  
Place, date

\_\_\_\_\_  
Signature of policyholder

\_\_\_\_\_  
Signature of spouse/registered partner

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

\_\_\_\_\_  
Pages Enclosures

Send the original (not a copy, fax or e-mail) to the Swiss Life 3a Employee Benefits Foundation

All information on the processing of personal data and the processing purposes involved can be found in the **data protection consent form**, the latest version of which is available at any time at [www.swisslife-wealth.ch/en/dse-fz3a](http://www.swisslife-wealth.ch/en/dse-fz3a) or at the following address: Swiss Life 3a Employee Benefits Foundation, c/o Swiss Life Wealth Management Ltd, Service Center, General-Guisan-Quai 40, P.O. Box, 8022 Zurich.



## Important information relating to the use of tax-qualified provisions under the promotion of home ownership scheme

### Scope

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 third-party letting is possible if proof is provided that personal use of the property is temporarily not possible.

### 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.

**The provisions stated in the regulations as well as the legal stipulations shall apply.**

