



# Request for advance benefits withdrawal for Home ownership

Policy no.

## Policyholder

First name and last name

Date of birth

Street address

Postcode and town

Can be reached for questions at telephone number/E-mail address

Nationality

Married or in a registered partnership?  Yes  No

If yes: First name and last name of spouse/registered partner

## Conditions

The home ownership act (WEF) requires us to ensure that the requirements for an advance withdrawal are met. Therefore please complete this form and return with all requested supporting documents for our review.

Please note that an advance withdrawal is possible only every five years. This provision is laid out in the Ordinance on the Tax Deduction of Contributions to Recognized Pension Plans (BVV3) of November 13, 1985. In addition, an early withdrawal to finance a property is only possible up to 5 years before the person reaches the AHV retirement age. Afterwards, the full retirement benefits can be withdrawn without any preconditions.

## Type of advance withdrawal

I request the following advance withdrawal of the surrender value of my policy:

- Completely  Partially, in the amount of CHF \_\_\_\_\_
- Immediately  As of \_\_\_\_\_ (day, month, year)

The insurance should then be

- continued with the same premium.  canceled.
- continued in a different form. Please contact your advisor if you have any questions. He would be glad to inform you about your options.

## Purpose

I hereby confirm that the advance withdrawal will be used to purchase a home for my own use:

### Type

- Purchase of existing residential property
- Construction of new residential property
- Renovation of existing residential property
- Repayment of mortgage loan
- Holdings in the residential property

### Please attach the following documents (copy)

- Signed sales contract, or land register extract if available (not older than 6 months).
- Land register extract (not older than 6 months), or signed land purchase or reservation agreement.
- Building permit
- Mortgage or construction loan account statement (not older than 6 months), confirmation by the bank that the account will be used solely for construction of the home, or contract for work and labor.
- Land register extract (not older than 6 months)
- Building permit, if legally required for the renovation
- Invoice from workers (unpaid invoices only) or contract for work and services.
- Extract from the land register (not older than 6 months)
- Mortgage account statement (not older than 6 months)
- Shares in a cooperative, shares in a tenant company, or a loan to a charitable residential property developer.

