



Request for advance withdrawal of retirement benefits

Contract no. /

Promotion of residential property ownership with occupational benefits assets

Employer Name and address

Insured

Last name		First name		Insurance number	
Street, postcode		Town and place of origin/country of citizenship		Date of birth	Gender
				<input type="checkbox"/> m	<input type="checkbox"/> f
I am fully able to work		Telephone		Private email address	
<input type="checkbox"/> Yes <input type="checkbox"/> No					
Marital status I am		<input type="checkbox"/> divorced		Name of spouse/registered partner	
<input type="checkbox"/> single		<input type="checkbox"/> in a registered partnership			
<input type="checkbox"/> married		<input type="checkbox"/> in a partnership dissolved because of death			
<input type="checkbox"/> widowed		<input type="checkbox"/> a legally dissolved partnership			

Advance withdrawal/ Declaration of purchase

<input type="checkbox"/> I request the advance withdrawal of CHF	<input type="checkbox"/> I request the advance withdrawal of the maximum possible amount	Have you purchased benefits for missing contribution years or early retirement during the last three years?
Amount	on	<input type="checkbox"/> No <input type="checkbox"/> Yes (see note)
	on	Amount Date

Transfer to seller/creditor

Recipient of payment (must be the seller, creditor or mortgage creditor)

Postal account	IBAN/bank account	Bank's BIC (SWIFT address)	Bank clearing no.
Final recipient (holder of account)			

Purpose I wish to use the funds for
(Required documents see page 2)

<input type="checkbox"/> the purchase of residential property	<input type="checkbox"/> the repayment of a mortgage	<input type="checkbox"/> transfer to a new residential property
<input type="checkbox"/> the construction of residential property	<input type="checkbox"/> conversion/renovation	<input type="checkbox"/> the purchase of a share of residential property (e.g. shares in a co-operative housing association)

Previous use

I have already done the following with my pension fund assets	<input type="checkbox"/> withdrawn assets in advance	Date	Amount CHF
	<input type="checkbox"/> pledged assets		

Property

The residential property is _____ and it is or will be the place of my legal domicile and I reside/will reside there myself.

Type a single family dwelling an apartment residence or normal place of

Location Street, postcode, town

Owner

In accordance with the contract of sale/land register entry, I am or shall be	<input type="checkbox"/> sole owner	<input type="checkbox"/> joint owner (share in %
	<input type="checkbox"/> joint owner with spouse/registered partner	<input type="checkbox"/> tenant in a co-operative housing association holding a share

Cost/ Mortgage

Purchase/construction price (if a new property) CHF	Mortgages/loans on the residential property CHF
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Sales restriction I agree to entry in the land register. I shall pay all fees directly to the land registry.

Entry (details, e.g. register sheet no./cadastral no./property)

Full name, street, postcode of applicable land registry

Signatures, comments, and notes, see page 2

- Required documents**
- Copy of passport or ID of insured person
 - Copy of spouse's/registered partner's passport or ID

Purchase of residential property:

- Copy of the notarized purchase agreement or draft (notarized purchase agreement must be provided at a later date)
- Confirmation from the bank regarding the intended use, including account name

Building residential property:

- Copy of the notarized purchase contract for the plot
- Copy of the building permit
- Confirmation from the bank regarding the intended use, including account name

Repayment of a mortgage loan:

- Current mortgage account statement (not more than 1 month old)
- Current extract from the land register (not more than 1 month old)

Purchase of shares in a cooperative:

- Regulations of the cooperative or residential property developer

- Original of certificates of participation or, if unavailable, written confirmation from the cooperative/residential property developer regarding purchase of the participation rights

Transfer to a new residential property (sale of old property, purchase of new property; transfer of sales restriction):

- Copy of the notarized purchase agreement for the current residential property or draft (notarized purchase agreement must be provided at a later date)
- Copy of the notarized purchase agreement for the new residential property or draft (notarized purchase agreement must be provided at a later date)
- Confirmation from the bank or notary that the sum is being used directly for a new residential property
- Confirmation from the vested benefits institution of the opening of a vested benefits account (if necessary)

Conversion/renovation (value-enhancing):

- Current extract from the land register (not more than one month old)
- Overview of costs (quotes/cost estimates)
- Confirmation from the bank regarding blocked account and exclusive use for the conversion/renovation

The occupational benefits scheme can request additional information and documents.

Comments

Notes Taxes/purchase: If the insured purchased additional benefits from the occupational benefits fund, the sum used to purchase these benefits may not be withdrawn in advance during the next three years.

In its decision of March 12, 2010, the Federal Tribunal held that, for reasons relating to tax law, not only additional benefits that are purchased, but all the retirement assets remain blocked from lump sum withdrawals for three years. If you were nevertheless to withdraw a lump sum within the three-year period from the purchase date, you would face considerable fiscal consequences.

If advance withdrawals were made to finance residential property, additional service years may only be purchased once all advance withdrawals have been repaid. This does not apply

- in cases where repayment of the advance withdrawal is no longer possible, provided that the sum of the purchase of additional service years and the advance withdrawal does not exceed the maximum benefits that are permitted under the regulations.
- to the repurchase of benefits transferred to the spouse in connection with divorce/legal dissolution of the partnership.

Costs: The disbursement period as well as the cost contribution of currently CHF 500 for processing the advance withdrawal or transferring an advance withdrawal to another property are defined in "Regulations for the Promotion of Residential Property Ownership".

Land registry: We shall send a copy of this application to the land registry for entry in the land register.

Divorce abroad: If during the course of divorce proceedings it transpires that there are insufficient funds for the pension benefits settlement, the undersigned recipient of the advance withdrawal undertakes to repay the missing amount.

We would, of course, like to process your request as soon as possible.

We can only do this

- if you provide full details and
- if you submit all the required enclosures.

Thank you in advance.

Signatures

Date

Signature of spouse/registered partner

Signature of insured

Please send to

AXA
Postfach 300
8401 Winterthur