

Application for early withdrawal

Company _____
 Policy no. _____
 Plan _____

1. Insured party

Last name _____ First name _____
 Street/no. _____ Postcode, town/city _____
 NI no. 756. _____ Date of birth _____
 Telephone _____ Email _____
 Fully fit for work yes no Marital status _____
 If married or in a registered partnership
 Last name, first name of the spouse/registered partner _____

2. Information on the residential property

Detached house Apartment
 Freehold Condominium Leasehold Housing cooperative
 Address of the new property
 Street/no. _____ Postcode, town/city _____

3. Form of early withdrawal & documentation

Purchase of existing residential property

Documents to be sent to the FUTURA Pension Fund Land register extract Notarised purchase contract
 Payment of CHF 400 administration fee
 Confirmation from the bank that the account given is blocked and that the outgoing payment may be used exclusively for owner-occupied residential property

Please note:

The early withdrawal may be used to buy shares in a housing cooperative if the home that is being co-financed is occupied by the withdrawing party. The corresponding share certificates must be deposited with the FUTURA Pension Fund until the advance withdrawal is repaid or until retirement.

Construction of residential property

Documents to be sent to the FUTURA Pension Fund Building plans, work contracts Financing plan
 Loan approval Any leasehold agreement
 Payment of CHF 400 administration fee
 Confirmation from the bank that the account given is blocked and that the outgoing payment may be used exclusively for owner-occupied residential property

Mortgage increase / capital repayment

Documents to be sent to the FUTURA Pension Fund

- Current land register extract
- Loan agreement
- Payment of CHF 400 administration fee
- Confirmation from the bank that the account given is blocked and that the outgoing payment may be used exclusively for owner-occupied residential property
- Repayment agreement

Renovation / remodelling

Documents to be sent to the FUTURA Pension Fund

- Current land register extract
- Quotes / invoices from third-party suppliers
- If available, confirmation from the bank of an existing construction account
- Payment of CHF 400 administration fee

Please note:

The FUTURA Pension Fund abides by the published decision of the Federal Social Insurance Office FSIO with regard to the treatment of renovation and remodelling work. Occupational pension capital may thus be used to finance such work only if it is intended to maintain the value of the property and the quality of the housing it offers. Occupational pension capital may not be used to increase the level of comfort or to carry out minor renovations.

Renovation and remodelling work that **may** be funded by an early withdrawal:

Solar panels	Heated conservatory	Renovation of the living area	Heat insulation	Loft conversion	Attic conversion	Cellar conversion (if direct access to home)
Complete replacement of all windows	Heating system	Roof renovation	Full renovation of bathroom/shower	Complete replacement of water pipes	The list is not exhaustive	

Renovation and remodelling work that **may not** be funded by an early withdrawal:

Unheated conservatory	Sauna	Home gyms	Swimming pool	Balcony, pergola	Furniture	Garage/carport	Shutters/awnings, etc.
Shed/summer house	Sewerage	Noise barrier	Retaining wall	Individual replacement of bath tub, shower, hob, washing machine, windows, piping	Invoices relating to planning costs, landscaping and gardening work, etc.	Billing of personal input	The list is not exhaustive

A binding decision is made once the application for early withdrawal has been submitted with all of the supporting documentation.

4. Declaration concerning purchases

I have purchased additional benefits from the pension fund in the past three years

- no yes, date of purchase _____ Amount of purchase CHF _____

Please note: If you have purchased any benefits from the occupational pension fund in the past three years, the prevailing Supreme Court precedent is to advise against any early withdrawal within the three-year vesting period. It is essentially possible to make a lump-sum withdrawal during this period, but this may mean that any purchase is subsequently deemed non-deductible for tax purposes.

5. Declaration on earlier use of occupational pension capital

In previous pension relationships, I have made an early withdrawal pledged my assets
 Date _____ Amount in CHF _____

6. Amount of early withdrawal

Early withdrawal to be used as indicated under Section 3.

Requested amount of early withdrawal CHF _____ Payment as at _____

Address for payment*:

- Bank account, name of the bank _____
Account no. _____ Clearing no. _____
SWIFT/ IBAN _____
- Post office account no. _____

* The statutory provisions permit the early withdrawal to be paid out only to the seller, builder or lender, or to a housing cooperative or similar.

7. Confirmation of the insured party and spouse/registered partner

As the insured party, I hereby confirm that

- The residential property is/will be located at my legal place of residence and is/will be occupied by me.
- I have not made any other early withdrawals for financing or repayment purposes in the past five years.
- I have been informed by the pension fund about the implications of the early withdrawal in terms of reductions in benefits, supplementary insurance, tax obligations and repayment.

As a result of the early withdrawal, I further recognise that the pension fund

- Must have a restriction on sale entered in the land register and hereby expressly declare my consent to this entry. I am willing to pay the land registry directly for the fees incurred. The land registry receives a copy of this application.
- Must deduct federal and cantonal source taxes in the case of payments made for individuals resident abroad.
- Must submit a tax report to the Federal Tax Administration in the case of payments made for individuals resident in Switzerland.

The pension fund charges an administration fee of CHF 400 for reviewing and conducting the early withdrawal. Payment must have been received before the early withdrawal can be effected.

Married and divorced individuals and registered partners must submit the publicly notarised consent of their spouse/registered partner on the 'Application for early withdrawal' form, in addition to a copy of the passport or ID card of the spouse or registered partner. We also need an official confirmation of marital status (certificate of marital status or family register booklet obtainable from the registry office of the place of origin), not more than one month old (for foreigners, confirmation of the registered marital status for foreign nationals and stateless persons, not more than one month old).

Unmarried people (single, non-registered partners, divorced, widowed) must submit an official confirmation of marital status (certificate of marital status or family register booklet obtainable from the registry office of the place of origin), not more than one month old (for foreigners, confirmation of the registered marital status for foreign nationals and stateless persons, not more than one month old).

Place and date _____

Signature of the insured party

Signature of the spouse / registered partner
(notarised by a notary/municipality)
