



# Request for advance withdrawal of retirement benefits

Contract no. /

Promotion of residential property ownership with occupational benefits assets

**Employer** Name and address

**Insured**

Surname	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 <input type="checkbox"/> Yes <input type="checkbox"/> No		Telephone	Private email address

**Marital status**

I am <input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> widowed	<input type="checkbox"/> divorced <input type="checkbox"/> in a registered partnership <input type="checkbox"/> in a partnership dissolved because of death <input type="checkbox"/> a legally dissolved partnership	Name of spouse/registered partner
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**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? <input type="checkbox"/> No <input type="checkbox"/> Yes <a href="#">(see note)</a>
Amount	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 <input type="checkbox"/> the purchase of residential property	<input type="checkbox"/> the construction of residential property <input type="checkbox"/> the repayment of a mortgage	<input type="checkbox"/> the purchase of a share of residential property (e.g. shares in a co-operative housing association)
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**Previous use**

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 withdrawn assets in advance 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

The residential property is Type <input type="checkbox"/> a single family dwelling <input type="checkbox"/> an apartment	and it is or will be the place of my legal residence or normal place of	domicile and I reside/will reside there myself.
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 with spouse/registered partner	<input type="checkbox"/> joint owner (share in % ..... ) <input type="checkbox"/> tenant in a co-operative housing association holding a share
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**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**

Date	Signature of spouse/registered partner	Signature of insured
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[See page 2 for comments and notes](#)

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- Enclosures**
- When purchasing an existing property, please enclose a copy of the publicly notarized purchase contract, together with the "Bank confirmation" on the purpose of use, incl. the account name.
  - When building a new property, please enclose a copy of the publicly notarized purchase contract for the land and the building permit, together with the "Bank confirmation" on the purpose of use, incl. the account name.
  - Copy of passport/ID (mandatory) of insured person and spouse/registered partner
  - In the case of the amortization of a mortgage loan, a current mortgage account statement, as well as a current land register entry.

- In the case of a share in residential property, the regulation and the corresponding confirmation of the owner of the residential building concerning purchase of the equity.
- When purchasing/building a property, please enclose the "Bank confirmation" on the purpose of use, incl. the account name.

Each occupational benefits institution may ask for additional documentation.

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**Comments**

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**Notes** 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 to withdraw a lump sum nevertheless 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.

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".

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

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.

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**Please send to** AXA  
Postfach 300  
8401 Winterthur