

Application for Advance Withdrawal

Promotion of Home Ownership (WEF) using Occupational Pension Funds

All gender-specific references relate to both males and females.

1. Insured person

Surname Forename Date of birth

Street Postcode Town/city Country

SV no./AHV no. [SS no./OASI no.] Marital status Nationality

Tel. (private) Tel. (work) email (private)

2. Spouse - civil partner

Surname Forename Date of birth

Nationality

3. Advance withdrawal request

CHF As of (date)

4. Reason for request

Purchase of residential property Acquisition of housing association share certificates
 Property development Acquisition of shares in a tenant corporation
 Repayment of mortgage loans Par loan to non-profit housing development company
 Transfer of a previous advance withdrawal to a new residential property

5. Residential property

Freehold apartment Single occupancy house Duplex or multiple dwelling

6. Location of residential property (Registration of restriction on disposal/sale on page 6 not to be forgotten!)

Street Postcode Town/city Country

Land register folio no./plot no. Land registry (including address)

7. Ownership arrangement

Sole ownership Joint ownership between spouses
 Co-ownership - proportion in % Joint ownership between civil partners
 Ownership of a unit certificate or similar share, independent and permanent building lease

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8. Place of residence (not a holiday home or second home)

This is my legal residence/tax domicile or has been my habitual place of residence since or with effect from (please give date):

9. Mortgages

The property is mortgaged as follows:

	CHF	Lender (name and address)
Mortgage 1		
Mortgage 2		

10. Employment

Are you under notice to leave a position of employment?	No	Yes - leaving date
Are you currently fit for work?	Yes	No, from to
Have you been wholly or partly unfit for work in the past 24 months?	No	Yes, from to
Have you applied for benefits under the Swiss disability insurance system (Eidg. IV)?	No	Yes - date
Are you claiming benefits under the Swiss disability insurance system (Eidg. IV)?	No	Yes, since

11. Remittance of advance withdrawal

(We require written notification of any changes to the bank details.)

Remittance to vendor, lender or notary:

Surname	Forename	Date
Street	Postcode	Town/city
		Country
Payment point (bank/post office)	Clearing no./SWIFT	
IBAN no./account no.	Swiss Post account	

12. Remarks

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13. Important information:

Please answer all the questions accurately and enclose all the documents required to be able to process your application in due time.

- a) Administrative charge:** The administrative charge is CHF 600. The application will not be processed until the administrative fee has been received. The land registry fees for the registration of the restriction on disposal/sale, etc. are included in the administrative charge, provided that they do not exceed CHF 600 in the respective cases. The insured person will be invoiced for any additional costs. The decisive factor is the cost regulations.
- b) Authenticated signature:** The signature of the spouse or of the civil partner must be authenticated if the insured person applying for an advance withdrawal is resident in a foreign country.
- c) Payment:** The payment is made directly to the creditor of the insured person, i.e. to the vendor, notary or lender (mortgage account or another account to which the insured person has no access; payments are not made into private accounts or mortgage interest accounts).
- d) Taxes:** Livica will report the advance withdrawal to the Swiss tax authority within 30 days. The insured person will be required to pay the additional taxes incurred by the advance withdrawal. The tax will be deducted at source in the case of insured persons whose place of residence is in a foreign country.
- e) Restriction on disposal/sale:** A restriction is placed on the disposal/sale of residential property in Switzerland in order to safeguard the advance withdrawal. The applicant and the latter's partner consent to an entry being made in the land register to this effect. **The registration form for the restriction on disposal/sale on page 6 must be completed and signed.**
- f) Benefits:** The advance withdrawal will effect a reduction in the old-age and termination benefits. It will not affect the benefits for surviving dependants and invalidity. Once the advance withdrawal has been paid out, the insured person will be sent an updated insurance certificate showing the new benefit calculation.
- g) Repayment of the advance withdrawal:** The amount must be paid back by the insured person or by the latter's heirs immediately if self-occupancy of the residential property no longer applies (disposal/sale of the property or granting of rights to the property equating in financial terms to a disposal/sale) or if no benefits are payable on the death of the insured person. In other respects the advance withdrawal may be paid back voluntarily a) up until an age specified by the applicable pension fund regulations in any given case; b) up until the occurrence of another insured event; or c) up until the cash payout of the termination benefits. A tax refund may be claimed from the tax authorities within three years of the repayment of the advance withdrawal in respect of the tax paid on the amount.
- h) Further advance withdrawals:** There must be a minimum of five years at any given time between advance withdrawals.

In signing below, the insured person and the latter's partner expressly declares/declare having completed the application form accurately and to have been duly notified by Livica Collective Foundation about the relevant consequences, especially those relating to reduction of benefits, tax implications, restrictions on disposal/sales and repayment of the advance withdrawal (tax refund).

Place & date	Signature of insured person
Place & date	Signature of spouse Signature of civil partner

→ The documents which must be submitted with the application are listed on page 5! ←



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Payment of the administrative fee:

Please transfer the administrative fee CHF 600 as promptly as possible.
Your application will not be processed until we have received the payment.

Bank account

Livica Sammelstiftung
Stauffacherstrasse 65
3014 Bern

Credit Suisse AG, Zürich
BC 4835

IBAN CH91 0483 5063 1604 9100 5

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Stauffacherstrasse 65
Postfach
3000 Bern 22

Tel. +41 31 330 21 11
E-mail: info@livica.ch
www.livica.ch

We have staff waiting to take your calls
Monday to Thursday
08.30–11.30 / 13.30–16.30
Friday 08.30–11.30 Uhr

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14. Documents to be submitted with the application

	Residential property in Switzerland	Residential property in another country
Purchase	<ul style="list-style-type: none"> - Copy of valid purchase contract - Copy of all loan agreements - Copy of current certificate of civil status (only if single or divorced) - Completed "Restriction on Disposal/Sale under Compulsory Pension Legislation (BVG)" form (see page 6) - In case of payment to lender or notary: <ul style="list-style-type: none"> a) Confirmation of exact address for payment and b) Confirmation that the advance withdrawal will be used in connection with the home ownership incentive scheme or will be paid back if the arrangements fall through. 	<ul style="list-style-type: none"> - Copy of valid purchase contract - Copy of all loan agreements - Copy of current certificate of civil status (only if single or divorced) - In case of payment to lender or notary: <ul style="list-style-type: none"> a) Confirmation of exact address for payment and b) Official confirmation (from the bank or notary) that the advance withdrawal will be used for owner-occupied residential property and that the advance withdrawal will be paid back if the arrangements fall through.
New development	<ul style="list-style-type: none"> - Copy of valid purchase contract (land) - Copy of all loan agreements - Copy of current certificate of civil status (only if single or divorced) - Copy of contract for work and services - Copy of building permit - Completed "Restriction on Disposal/Sale under Compulsory Pension Legislation (BVG)" form (see page 6) - In case of payment to lender or notary: <ul style="list-style-type: none"> a) Confirmation of exact address for payment and b) Confirmation that the advance withdrawal will be used in connection with the home ownership incentive scheme or will be paid back if the arrangements fall through. 	<ul style="list-style-type: none"> - Copy of valid purchase contract - Copy of all loan agreements - Copy of current certificate of civil status (only if single or divorced) - Copy of contract for work an services - Copy of building permit - In case of payment to lender or notary: <ul style="list-style-type: none"> a) Confirmation of exact address for payment and b) Official confirmation (from the bank or notary) that the advance withdrawal will be used for owner-occupied residential property and that the advance withdrawal will be paid back if the arrangements fall through.
Mortgage repayment	See items listed under 'Purchase', plus: <ul style="list-style-type: none"> - Copy of current mortgage account statements 	See items listed under 'Purchase', plus: <ul style="list-style-type: none"> - Copy of current mortgage account statements
Acquisition of unit certificates, shares	<ul style="list-style-type: none"> - Original copy of unit certificates or shares - Verification from the housing association - Statutes/regulations - Copy of current certificate of civil status (only if single or divorced) 	<ul style="list-style-type: none"> - Original copy of unit certificates or shares - Verification from the housing association - Statutes/regulations - Copy of current certificate of civil status (only if single or divorced)
Hypothecation	<ul style="list-style-type: none"> - Notice of hypothecation from the bank - Copy of contract of lien 	<ul style="list-style-type: none"> - Notice of hypothecation from the bank - Copy of contract of lien

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Restriction on Disposal/Sale under Compulsory Pension Legislation (BVG) (Article 30e BVG)

Location of property

Municipality

Land register folio no./plot no.

Property

Freehold apartment

Single occupancy house

Duplex or multiple dwelling

Owner

Sole owner

Joint owner with spouse

Co-owner

Joint owner with civil partner

Particulars

	Insured person	Other person (co-owner or joint owner)
SV no./AHV no. [SS no./OASI no.]		
Surname		
Forename		
Date of birth		
Marital status		
Nationality		
Signature		

The restriction on disposal/sale is registered with the land registry by Livica Collective foundation.