



Application for a Withdrawal to Finance Home Ownership

Account/Deposit

Client/Portfolionumber

Client

Name First name Insurance number (AVS)

Street, N° Postal code, place Country

Date of birth Civil status Sex
 m f

E-mail Phone Full working capacity
 yes no

Payment instructions

Amount to be transferred
 Maximum authorised withdrawal Other amount:

Currency Desired payment date
 CHF EURO USD GBP AUD CAD

Payment instructions

Recipient (has to be the seller, creditor or mortgage lender)

Bank

SWIFT IBAN/Account number

Account holder Type of account (e.g. blocked account, building account)

Purpose

I will use the withdrawal to

acquire a residential property for my own use
 build a residential property for my own use
 finance renovations or conversions increasing asset value
 repay a mortgage loan
 acquire co-ownership of a residential property
 (e.g. in a cooperative residential association)

Prior withdrawals

I have already used funds from my pension assets for

a withdrawal
 a pledge

Date Amount in CHF

Pledgee

Property

The residential property is a one-family house an apartment
 located (or to be located) at my place of residence or my usual place of abode; I live (or will live) at the property. Address:

Street, N° Postal code, place

Country

Owner

I am (or will be)

Sole owner
 Joint owner with my spouse
 Holder of an interest in a condominium property
 (e.g. owner of a partial interest in a cooperative residential association)
 Co-owner (% co-ownership: _____)
 Owner of an independent and long-standing right to
 build a residence on leasehold property

Costs/mortgage

Purchase price or construction price (for new acquisitions) Mortgages/loans on the residential property

CHF CHF

Attachments

Purchase of residential property for own use ¹	<ul style="list-style-type: none"> - Authenticated sales contract - Confirmation of use - Land register extract (no older than 1 year) - Confirmation of civil status * - Confirmation of residence, no more than 3 months old
Construction of residential property for own use ¹	<ul style="list-style-type: none"> - Building loan agreement - Contract for work and labour - Building permit - Authenticated purchase agreement covering the land - Confirmation of use - Confirmation of civil status * - Confirmation of residence, no more than 3 months old
Mortgage repayments ¹	<ul style="list-style-type: none"> - Current statement of mortgage loan account - Land register extract (no older than 1 year) - Confirmation of use - Confirmation of civil status * - Confirmation of residence, no more than 3 months old
Co-ownership ¹	<ul style="list-style-type: none"> - Share certificate (original) with regulations - Confirmation of use - Lease agreement - Confirmation of civil status * - Confirmation of residence, no more than 3 months old
Renovations ¹	<ul style="list-style-type: none"> - Land register extract (no older than 1 year) - Contractors' invoices - Confirmation of use - Confirmation of civil status * - Confirmation of residence, no more than 3 months old
¹ For properties in an EU/EFTA member state or for buyers who are not Swiss nationals	<ul style="list-style-type: none"> - Confirmation of departure from the local municipality - Current proof of residence abroad, no more than 3 months old - Copy of passport or ID with legible signature

* **Persons who are single** must present an up-to-date certificate of civil status no more than 3 months' old.

* **Persons who are married or bound by a registered partnership** must have the spouse's or partner's consent (officially certified signature).

* **Persons who are divorced or whose registered partnership has been judicially dissolved** must present a copy of the divorce decree or decision dissolving the registered partnership, together with an up-to-date certificate of civil status no more than 3 months' old.

* **Widows/widowers** must present a valid certificate of civil status, no more than 3 months' old.

must be submitted as an original

Reference For further information about the encouragement of home ownership, see the relevant Fact Sheet.

Note on the costs Please note that, depending on the grounds for a payment, fees may be incurred. Our fees are transparent and are set out in the current Fee Schedule which is available on our website.

Declaration I hereby confirm that the above indications and the documentation produced are true and complete. I authorise LibertyGreen Foundation for 3a Retirement Savings (the "Foundation") to make additional investigations.

I hereby also instruct the Foundation to sell my securities investments. The proceeds of the sale are to be credited to my retirement savings account until disbursement. If the cash payment cannot be authorised, the proceeds of sale are to remain on my retirement savings account failing any other instructions on my part.

I acknowledge that in the event of a total withdrawal, the account will be closed after the payment is made.

Signature Place, date Client signature

Place, date Partner signature

Authentication of spouse's or registered partner's signature

Authentication in Switzerland: municipality, notary or attorney-at-law (with stamp, name and binding signatures)
 Authentication abroad: notary, attorney-at-law or consulate (with stamp, name and binding signatures)

Authorisation to pay consulting fees

The Client hereby authorises the Foundation to pay a one-time fee of _____ % of the retirement savings account or CHF _____ by way of consulting fees to the following recipient:

Name _____

Street, N° _____ Postal code, place _____

Place, date _____ Client signature _____

Fact Sheet “Use of 3a Retirement Savings Accounts for the Encouragement of Home Ownership”

Use of pension assets for the encouragement of home ownership

This Fact Sheet covers the use of pension assets held with LibertyGreen Foundation for 3a Retirement Savings (the Foundation) for the encouragement of home ownership.

Consent of spouse or registered partner

Withdrawals are subject to the written consent of the client’s spouse or registered partner.

Tax aspects

- a) Withdrawals are subject to income tax in the disbursement year.
- b) Withdrawals made to finance a property abroad and withdrawals made by foreign residents are subject to both federal and cantonal withholding tax (in the case of the Foundation, canton Schwyz). The Foundation charges the tax directly to the 3a retirement savings account before the pension assets are disbursed.
- c) Pursuant to Article 19 of the withholding tax law, the Foundation is required to notify the Federal Tax Office, on the appropriate form and within 30 days, of any withdrawal of pension assets.

Multiple withdrawals

Pursuant to Article 3(4) BVV3/OPP3, a withdrawal may be claimed only once every five years.

Securities

Unless you instruct us otherwise, any securities held for your account will be sold upon receipt of your duly signed application.

NB

The relevant statutory and regulatory provisions apply.