



ADVANCE WITHDRAWAL OF VESTED BENEFITS TO ENCOURAGE HOME OWNERSHIP

This form is used to obtain the information necessary for all or part of the funds from a Rentes Genevoises vested benefits policy to be paid out in cash, in accordance with the Ordinance on the Promotion of Home Ownership using Occupational Pension Benefits (PHOO). It should be completed and signed by the policyholder.

1. Policyholder details

Policy n° :

Last name and first name :

Date of birth : OASI (AHV/AVS) n° :
(dd.mm.yyyy)

Marital status : Since :

Address :

Postcode : Town/City :

Country : Phone number :

Email address :

I hereby request Rentes Genevoises to pay out the amount owed in cash in accordance with the Ordinance on the Promotion of Home Ownership using Occupational Pension Benefits (PHOO).

I confirm that the early withdrawal will be used exclusively to finance my main residence.

Benefit amount : total
 partial : CHF :

Desired payment date (30 days' advance notice usually needed) :

- Payments are made in Swiss francs only and by bank or post office transfer
- An early withdrawal can only be requested once every five years
- At the time of the early withdrawal, insured persons aged over 50 can receive either all the vested benefits acquired by the age of 50 or half of their total retirement assets, whichever is higher. This is only possible up to 3 years before the insured person reaches regular retirement age
- Withdrawals are subject to a flat-rate handling fee of CHF 500.-

2. Precise description of the property

Plot no. :

Address :

Postcode : Town/city :

Country :

3. Documents to be provided depending on use of the funds

(tick as appropriate)

Repayment of mortgage debt

- Current extract from the Swiss land register (cadastre)
- Confirmation from the bank concerning use of the amount withdrawn (main residence)
- Mortgage agreement and certificate showing current level of debt
- Proof of residence (to be enclosed only in the event of repayment of a mortgage debt abroad)

Housing cooperative

- Copy of lease
- Regulations of the cooperative
- Written confirmation from the housing cooperative that in the event of termination of the lease, the amount paid will be reimbursed in full to Rentes Genevoises

Construction/renovation/purchase in Switzerland or abroad

- Notarised final contract of sale (copy)
- Planning permission (copy)
- Contract with construction company/architect (copy)
- Confirmation from the bank concerning use of the amount withdrawn (main residence)
- In the event of a sale agreement, a guarantee from the notary or bank that if the sale does not materialise, the funds will be reimbursed in full to Rentes Genevoises
- Mortgage agreement (copy)

4. Other documents to be supplied to Rentes Genevoises

- Original insurance policy or original vested benefits certificate
- A copy of your valid official identity document bearing photo and legible signature and if you are married or in a civil partnership, that of your spouse or civil partner
- A copy of your family record book if you are married/separated, or a copy of your civil partnership contract
- If you are single or divorced, please enclose a recent certificate of marital status (less than 1 month old)

5. Payment details

Mortgage lender

Notary

Name and address of bank/post office :

.....

.....

IBAN :

Account n° :

BIC/SWIFT :

All payments are made in Swiss francs by bank or post office transfer only. For payments outside of the European Union, please enclose your full bank account details.

6. Signature(s)

I/we hereby declare that the information and documents supplied are accurate and complete.

Place : Date :

Signature of insured party :

Signature of spouse or civil partner¹ :

After the advance withdrawal, I would like to close the resulting gap in my pension provision, and request to be contacted by an advisor

yes no

¹ The signatures of the insured party and of the spouse or civil partner (Same-Sex Partnership Act SSPA) are required for payment under Art. 5 para. 2 of the Vested Benefits Act (VBA). This obligation also applies to persons who are separated, or in the process of divorcing or dissolving a civil partnership (SSPA). The signatory/signatories should come to the head office of Rentes Genevoises with a valid official identity document bearing a photo and legible signature. If a signatory is unable to attend in person, the signature must be certified by a notary or state official.