asga

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Application for early withdrawal of pension fund retirement assets for the promotion of home ownership (WEF)

Please complete in BLOCK CAPITALS.

> ***Note***
>
> *How would an early withdrawal under the WEF scheme impact your retirement benefits? In the myAsga insurance portal, you can calculate a scenario online using your current data. You can access the insurance portal and find instructions for registration at www.asga.ch.*

☐ **Pensionskasse (Pension fund)**   ☐ **Vorsorgestiftung (Pension foundation)**

1. Company

Name

Member/contract no.

2. Insured person

Last name		First name	
Social security number			
Date of birth		Gender	☐ M ☐ F
Street, no.		Postcode	Place
Home telephone		Work telephone	
Mobile telephone		Email	

Marital status ☐ single ☐ registered partnership ☐ married ☐ divorced ☐ widowed

> *Unmarried persons must enclose an official civil status certificate (no older than three months) with the application.*

The applicant is fully able to work ☐ yes ☐ no, since:

If you have made any purchases in the last three years, please let us know about them:

CHF ____________ Date ____________

CHF ____________ Date ____________

CHF ____________ Date ____________

> ***Note***
>
> *Purchases made in the last 3 years cannot be used for early withdrawal for home ownership.*

▾ *Please see the following pages.*

If any pledge exists, please indicate the amount pledged:

CHF ____________________

3. Early withdrawal

Amount of early withdrawal in CHF

Requested withdrawal date

Note

The early withdrawal will be paid out within 4 weeks at the earliest.

Payment address

Name of bank

Street, no.	Postcode	Place

Account holder

Street, no.	Postcode	Place
IBAN	BIC/Swift*	

** Must be completed if payment is to be made to a foreign bank in Europe.*

4. Intended purpose

☐ Purchase*

Copy of current purchase contract, confirmation of intended purpose.

☐ New construction*

Copy of current purchase contract or current extract from land register, copy of contract for work and services signed by all parties involved, confirmation of intended purpose.

☐ Renovation/refurbishment*

Copy of current extract from land register, copy of contract for work and services/offers (covering the requested early withdrawal amount), bank confirmation of intended purpose.

☐ Mortgage amortisation*

Copy of current extract from land register, confirmation of intended purpose, copy of current mortgage account statement.

☐ Purchase of share certificates*

Regulations/articles of association of the cooperative, copy of the lease agreement, originals of the share certificates or guarantee agreement of the housing cooperative, payment slip of the cooperative.

*Cross-border/seasonal workers: Confirmation of residence must also be enclosed.

5. Property

Type of residential property

☐ Single-family house

☐ Condominium

☐ Apartment building

☐ Residential/commercial property

▾ *Please see the following pages.*

Type of ownership	☐ Co-ownership with ____ / ____ (please specify the amount of shares) ☐ Sole ownership ☐ Joint ownership with spouse
The property is owner-occupied by the applicant themselves (pursuant to OPA Art. 30c, para. 1)	☐ yes ☐ no, by ______________________

6. Former use

If you have already withdrawn assets from your occupational pension scheme, please indicate the date and the amount.

Date	CHF

Occupational benefits institution from which the early withdrawal was made

Name of the occupational benefits institution

Street, no.	Postcode	Place

Comments

7. Contractual provisions for early withdrawal

Confirmation

By signing below, the insured person (and, if married or in a registered partnership, also their spouse or partner) confirms that they are aware of and agree to the following consequences of early withdrawal:

1. Restriction on sale in the land register

Asga will notify the relevant land registry office of the restriction on sale resulting from the early withdrawal, which will be recorded in the land register. The costs incurred must be paid by the insured person.

2. Taxes

Asga will notify the Federal Tax Administration of the early withdrawal using the prescribed notification form within 30 days. The insured person is aware that they must pay the additional tax incurred out of their own funds.

For early withdrawals by insured persons resident abroad, withholding tax is payable that is offset directly against the early withdrawal.

Please note that additional tax payments may arise in connection with the early withdrawal for home ownership and any purchases made in the last 3 years. We therefore recommend that you clarify the tax implications with the competent tax authority at an early stage. In the event of additional tax payments, we will not cancel the early withdrawal for home ownership.

3. Pension benefits

Early withdrawal reduces the entitlement to benefits from Asga. The new pension benefits can be seen in the insurance certificate, which is sent separately.

▾ *Please see the following pages.*

4. Repayment of early withdrawal

The amount withdrawn must be repaid to the occupational benefits institution by the insured person or their heirs if:

a) the residential property is sold,
b) rights are granted in respect of this residential property that are economically equivalent to a sale, or
c) no pension benefit becomes due upon the death of the insured person.

The repayment obligation ends when the regulatory entitlement to retirement benefits arises.

5. Costs

Fees in accordance with the Cost Regulation will be charged for processing the early withdrawal.

I confirm that I have received and read the information sheet on the promotion of home ownership and acknowledge the possible consequences of an early withdrawal in accordance with the regulatory provisions. I also confirm the accuracy of the information provided.

Place | Date

Applicant's signature

Signature of spouse or registered partner

Official certification of the signatures of the spouses/registered partners, including certification wording/text (by notary or municipality)

Note

Please also return the enclosed confirmation of the intended purpose to us, completed and signed.

▸ Please complete and sign this form and return it with the necessary documents to Asga, P.O. Box, 9001 St. Gallen.

Confirmation of the intended purpose of the early withdrawal in connection with the use of pension assets for the promotion of home ownership

This form is to be completed and signed by the recipient of the insured person's early withdrawal, i.e. the bank or the notary. Alternatively, confirmation containing the same information may be provided in another written form.

Insured person

Last name | First name

Date of birth

Account information

Name of bank

Street, no. | Postcode | Place

IBAN | BIC-/Swift*

Account holder

* *Must be completed if payment is to be made to a foreign bank in Europe.*

We confirm that the insured person does not have direct access to this account.

Details of early withdrawal

Amount in CHF

Uses

- ☐ Purchase
- ☐ New construction
- ☐ Renovation/refurbishment
- ☐ Mortgage amortisation
- ☐ Purchase of share certificates

Property financed with the early withdrawal

Immovable property no.

Land register district/municipality

Address of the immovable property

We guarantee that the early withdrawal will be used exclusively to finance the home ownership of the above-named insured person. If the planned transaction is not completed, the early withdrawal amount will be reimbursed in full to the pension fund.

Contact in case of inquiries

Last name | First name

Telephone | Email

Place | Date

Signature and stamp

▸ *Please complete and sign this form and return it with the necessary documents to Asga, P.O. Box, 9001 St. Gallen.*