


How to finance owner-occupied residential property with pension fund assets

1. Familiarize yourself with the conditions for early withdrawal

You can withdraw pension fund assets early for the following purposes:

- Purchase of an apartment or a house
- Acquisition of shares in a cooperative
- Amortization of/securing a mortgage
- Building an apartment or a house
- Renovation of, conversion of or addition to an apartment or detached home that is already in your possession

Further information on this and the applicable restrictions can be found in the information sheet

 [Financing residential property with pension fund assets](#)

2. Seek advice on the consequences of an early withdrawal

With an early withdrawal, your pension savings become smaller, you will receive less interest credit and your benefits will also be reduced. We will be happy to offer you an overview and demonstrate options for eliminating shortfalls in your retirement provision in order to allow you to precisely assess your personal situation before and after an early withdrawal. Simply contact us at 044 628 43 43 or vitainvest@pfs.ch.

3. Please note the following before you fill out the form

If you have already made an early withdrawal from the 2nd pillar for the financing of owner-occupied residential property, please contact the customer service. It might not be possible to make another early withdrawal in this case.

Should an insured event occur before the desired payment date (for example, in the event of death or disability) or should you leave the pension fund, no payment will be possible.

4. Collate all evidence in accordance with page 3.

5. Fill out and submit the form along with all evidence

By email to:
vitainvest@pfs.ch

By regular mail to:
**Vita Invest Collective Foundation
of Zurich Life Insurance Company Ltd
P. O. Box
8085 Zurich**

6. Once we have received the cost contribution and the requirements of an early withdrawal have been met, we will transfer the money.

Do you have questions regarding the withdrawal of pension fund assets for the encouragement of home ownership?

The Vita Invest customer service (phone 044 628 43 43) is available to answer your questions Monday through Friday from 8.00 a.m. to 12.00 noon and from 1.00 p.m. to 6.00 p.m.



Request for an early withdrawal of pension fund assets for the encouragement of home ownership

1 Information about the contract and your person

Name of the employer	
AHV number	Contract number
Last name	First name
Street, no.	Zip code, town or city, country
Private telephone	Private email
Date of birth	Marital status <input type="radio"/> single <input type="radio"/> married <input type="radio"/> divorced <input type="radio"/> widowed <input type="radio"/> registered partnership <input type="radio"/> dissolved partnership
Gender <input type="radio"/> female <input type="radio"/> male	

◀ Your **contract number** can be found on your pension certificate.

Details of spouse or registered partner

Last name	First name
Date of birth	

Are you fully able to work?

Yes | No

◀ In the event of occupational disability, an early withdrawal is not possible. In the event of partial disability, early withdrawal is only possible with a proportional reduction in the amount.

2 Early withdrawal

Desired amount in CHF	Desired timing of early withdrawal
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Have you already made an early withdrawal from the 2nd pillar or a pledge for the financing of owner-occupied residential property?

No | Yes

◀ Early withdrawals may be made every five years.

What is the money to be used for?

- | | |
|---|--|
| <input type="radio"/> To purchase residential property
Purpose A | <input type="radio"/> To repay a mortgage
Purpose D |
| <input type="radio"/> To build residential property
Purpose B | <input type="radio"/> To acquire shares in a housing cooperative
Purpose E |
| <input type="radio"/> To renovate/convert and add to residential property
Purpose C | |

please provide more details on the use

Evidence required

Depending on the intended purpose, attach the following documents to the application:

	A	B	C	D	E
Certificate of marital status (no older than 3 months), in the event that you are single and the residential property is located outside Switzerland.	●	●	●	●	●
Copy of the excerpt from the land register (no older than one month) ▶ Obtainable from the land registry office for a fee			●	●	
Officially notarized purchase contract or final draft version (If the property is being newly built/ developed: land purchase or reservation agreement) Important: The date of the transfer of ownership should be evident from the purchase contract. As an alternative you can send notarial confirmation of the date of the transfer of ownership.	●	●			
Construction documentation (copies): – Contracts for works – Final cost statement – Firm quotes from tradespeople Important: The construction documents are needed in order to verify the amount of the early withdrawal. Payments for own work and contractor invoices that have already been settled cannot be included.		●	●		
Documents for the acquisition of shares in a housing cooperative: – Regulations / articles of association of the housing cooperative – Confirmation of the custody of / entitlement to the share certificates – Copy of the lease					●
Confirmation from the land registry office that the early withdrawal can be recorded in the land register (only required for condominium ownership).		●			
Approval of the pledgee, if benefits from the occupational retirement plan have already been pledged.	●	●	●	●	●

3 Bank transfer

Payment address:

Name of bank
IBAN no.
Account in the name of

◀ In the event of a payment for residential property abroad, withholding tax will be deducted directly from the payment amount. The requested payment amount will consequently be reduced.

Confirmation of the bank or notary public

I/we confirm that the payment to the above account will be used within the meaning of the provisions for the encouragement of home-ownership with funds from the occupational retirement provision. If the transfer of ownership does not take place or if the money cannot be put towards owner-occupied residential property, I/we undertake to refund the early withdrawal in full.

Address of the property

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Upon repayment of the mortgage

Current outstanding amount	
Place and date	Stamp and signature of the bank/ notary public

4 Confirmation

With their signature, each one of the undersigned parties confirms that they:

- consent to the early withdrawal and have answered the questions truthfully;
- that the capital from the early withdrawal will be put towards the owner-occupied property;
- that the residential property in question is the primary residence;
- have read the pension regulations on the encouragement of home ownership with pension fund assets;
- acknowledge that the early withdrawal will reduce the regulatory benefits as set out in the offer;
- agree to the entry of the sales restriction in the land register; the land registry will bill the insured person directly for the entry costs;
- have not made any extra voluntary contributions to their occupational pension plan in the past three years.

Place, date	Signature
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Place, date	Signature of your spouse or registered partner
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Is the residential property located outside Switzerland and does the early withdrawal amount to more than CHF 50,000?

No

Yes

Authentication of the authenticity of the spouse's or registered partner's signature

Place, date	Signature of official
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◀ The authentication must be provided by a notary public or a registrar. Please present your passport, identity card or foreign identity card for this purpose. You are responsible for the authentication costs.