

How to finance personally occupied residential property with pension fund assets


1. 

Find out about the conditions for early withdrawal

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

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

Further information on this and on 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 043 628 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 second pillar for the financing of personally occupied residential property, please contact the customer service. It may be that it is not 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 the checklist

The checklist provides you with information regarding the evidence required in each case.

5. 

Fill out the form and submit it 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 for 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
Gender <input type="radio"/> female <input type="radio"/> male	<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

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

Details of spouse or registered partner

Last name	First name
Date of birth	Hometown
Nationality	

Are you fully able to work?

☐ Yes ☐ No

▶ Please contact the Vita Invest customer service.

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 second pillar or a pledge for the financing of personally occupied residential property?

☐ No ☐ Yes

▶ Please contact the Vita Invest customer service.

What is the money to be used for?

- ☐ To purchase residential property
☐ To build residential property
☐ To repay a mortgage
☐ To acquire shares in a housing cooperative
- ☐ To renovate/convert and add to residential property
 please provide more details on the use

What is the address of the property for which you want to withdraw the amount early?

3 Bank transfer

Where should the money be transferred to?

- ☐ As set out in the enclosed bank confirmation
- ☐ To the following payment address:

IBAN no.

Account in
the name of

Who is the account holder?

- ☐ Seller
- ☐ Builder
- ☐ Other

4 Confirmation

By signing this document, every one of the undersigned parties confirms that he or she:

- agrees to the early withdrawal;
- has read the pension regulations on the encouragement of home ownership with pension fund assets;
- acknowledges that the early withdrawal will reduce the regulatory benefits as set out in the offer;
- agrees to the entry of the sales restriction in the land register; the land registry will bill the insured person directly for the entry costs;
- has not made any extra voluntary contributions to his or her occupational pension plan in the past three years.

Place, date	Signature
Place, date	Signature of your spouse or registered partner

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 or a registrar. Please present your passport, identity card or foreign identity card for this purpose. You are responsible for the authentication costs.



Payment slip for cost contribution for the encouragement of home ownership



Please fill in the “Additional information” field on the payment form as shown below. This is essential, as it will enable us to match your payment with your contract.

This is how you pay into the expense account for the encouragement of home ownership:

- 1 Your 8-digit contract number
- 2 Your first name and last name
- 3 Your date of birth (or policy number)
- 4 Encouragement of home ownership

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Separate before paying in



Receipt

Account / Payable to
CH10 0023 0230 2728 9230 Q
Sammelstiftung Vita Invest der Zürich
Lebensversicherungs-Gesellschaft
Hagenholzstrasse 60
8050 Zürich

Payable by (name/address)

Currency	Amount
CHF	<input type="text"/>

Acceptance point

Payment part



Currency	Amount
CHF	<input type="text"/>

Account / Payable to
CH10 0023 0230 2728 9230 Q
Sammelstiftung Vita Invest der Zürich
Lebensversicherungs-Gesellschaft
Hagenholzstrasse 60
8050 Zürich

Additional information

Payable by (name/address)

