

**Personal data**

Full name: ..... Dossier no: .....  
Date of birth: ..... AVS no: .....  
Marital status: ..... Nationality(ies): .....  
Street: .....  
ZIP, city: ..... Country: .....  
Phone no : ..... Private email: .....

**Voluntary purchase**

Have you made a voluntary purchase with a pension fund in the last three years?  yes  no

**Use of pledging**

- Acquisition of a main residence  Construction of a main residence  
 Conversion works in the main residence

Pension funds must be used solely for a residence for the own needs of the insured person, that is, it has to be a property at their own place of residence or normal place of abode. The funds cannot be used for a vacation home, even if this is intended to be used one day as main residence. It is not possible to buy a building property without a plan to build a home on it. **By returning this form, I confirm that the property mentioned below is my main residence.**

**Exact housing address**

Street: .....  
ZIP, city: ..... Country: .....

Please provide the new address when it becomes valid.

**Owner of the property**

- I am the sole owner of the property  
 I am co-owner (owner of a share quota) of the property with:  
 my spouse/registered partner  my cohabitee  other: .....  
 I am common owner of the full property with my spouse/registered partner

Any other ownership forms are excluded to benefit of pledge.

**Amount of pledge**

- Total amount available  CHF .....



**Address of the pledgee**

Full name: .....  
Street: .....  
ZIP, city: ..... Country: .....

**Signatures**

**I hereby certify that all the information provided in this form is correct and true.**

**I am aware that if this document is filled out inaccurately or incompletely, Retraites Populaires may delay or even exclude the pledge. In particular, I take note that I am obliged to produce all the necessary supporting documents or means of proof.**

**I have also taken note of the significant consequences in the case of the realisation of the pledge:**

- 3 The realisation of the pledge will result in a reduction of the insured benefits or, if it takes place after the occurrence of an insured event, in the payment of the pension benefits to the pledgee until the guaranteed debt is extinguished.
- 2 The law gives the insured person the opportunity to compensate for the pension gap created by the realisation of the pledge in terms of death and disability benefits by taking out supplementary insurance with an insurance company. Our advisors will be pleased to provide you with an individual offer from Retraites Populaires.
- 3 If the pledge is realised, the product obtained will be subject to tax as a lump sum benefit from the pension fund. The tax will have to be paid out of the insured person's own funds.
- 4 If the amount corresponding to the product of the realisation of the pledge is reimbursed to the pension fund, you will have the option of requesting a reimbursement of the tax paid without interest. The entitlement to a reimbursement of the tax paid shall expire three years after the reimbursement of the product from the realisation of the pledge.
- 5 If the pledge is realised prior to the occurrence of an insured event, the pension fund must request that a restriction on the sale of the property be entered in the land register.

.....  
Place and date

.....  
Signature of the insured person\*

The spouse/registered partner is full knowledge of the consequences of pledging his/her spouse's/registered partner's benefits and gives his/her consent.

.....  
Place and date

.....  
Signature of the spouse\*/registered partner\*

\* See on the next page the supporting documents to be provided.

**This form can be returned to us via your Espace personnel (Online personal area). If the legalisation of signatures is necessary, this must be done before sending the form.**

**Supporting documents to be provided** (essential for the processing of your dossier)

**1. For the legalisation of signatures**

All relevant information can be found in the enclosed notice:  
Marital status and consent of spouse/registered partner

**2. For the pledging request**

- Present form duly completed, dated and signed
- Pledge deed of the creditor
- Extract from the land register or copy of the preliminary purchase agreement
- Proof of payment of the processing fee, i.e. CHF 200.00 for pledge  
(IBAN no CH36 0900 0000 1000 0058 1).

**Other documents to be provided to us according to the reason for pledge**

- a. Construction
  - Certificate of the date of works completion.
- b. Works, conversions
  - Construction works certificate, detailed cost estimate, etc

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### Purpose

Encourage the insured person to:

- acquire his/her home (purchase or construction of a family home/apartment or acquisition of shares in a housing cooperative) ;
- amortise a mortgage debt on his/her housing (but not to pay the interest on this debt) ;
- finance works to increase the value of his/her housing.

The insured may only use the funds for one purpose at a time.

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### Cumulative conditions

- be the owner of the housing (or co-owner or owner in common with his/her spouse or registered partner) ;
- the housing must be used for the insured person's own needs, i.e. the insured person must live in it. The acquisition of a second home or holiday home using the 2nd pillar is excluded.

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### Means

- 1) Pledging of funds available under the second pillar.
- 2) Withdrawal of funds available under the second pillar.

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### Available funds

**For insured persons aged less than 50:** the whole vested benefits to which the insured person is entitled.

**For insured persons aged 50 and over:** the vested benefits acquired at 50 or half of the current vested benefits at the moment of pledging or the withdrawal, if the latter is higher.

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### Pledging

The insured person may pledge the available funds as security to his/her creditor. This can enable him/her to obtain a mortgage loan on better terms.

If the funds are pledged, the pledgee must give his consent so that the pension fund can pay the retirement, disability or death benefits, or pay cash the vested benefits.

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### Withdrawal

The insured person can also use directly the available funds for his/her housing.

The payment is made to the vendor, mortgage lender, the notary or the contractor, upon presentation of the necessary supporting documents.

The minimum payment amount is **CHF 20'000.00** (except for vested benefits policies).

A withdrawal can only be requested every five years.

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### Restrictions on voluntary purchases

If a purchase has been made from a pension fund, the purchase amount, including interest, may not be paid out as a withdrawal or pledge for three years from the date of purchase.

Furthermore, if a withdrawal or pledge is made within the same three-year period, the tax authorities may refuse to allow the purchase to be deductible, even after the fact.

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### Deadline

The insured person may assert his/her right to a withdrawal no later than three years before the AVS reference age.

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### Reimbursement of the payment to the pension fund

**Possible:**

- until the insured person retires, but no later than the AVS reference age;
- until the occurrence of another insured event (disability or death);
- until the cash payment of the vested benefits.

**Mandatory:**

- if the property is sold;
- if rights economically equivalent to a sale are granted on the property (e.g. donation, right of residence, usufruct);
- if death of the insured person without leaving any beneficiaries entitled to benefits from the pension fund.

The minimum reimbursement amount is **CHF 10'000.00**.

### **Voluntary purchase after a withdrawal**

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Where a withdrawal has been granted, a voluntary purchase can only be made once the early withdrawal has been fully reimbursed.

### **Attestations**

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The insured person must provide Retraites Populaires with proof that the conditions for a pledge or withdrawal have been fulfilled.

### **Land registry**

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In order to guarantee reimbursement if the sale of the property, Retraites Populaires must request that a restriction on the sale of the property be entered in the land register (for a residence in Switzerland). The procedure is different for residential properties located abroad.

### **Taxes**

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Retraites Populaires must inform the tax authorities of the withdrawal within 30 days. It is subject to tax at the time of payment as a lump sum benefits from the pension plan. The withdrawal cannot be used to pay tax.

If the withdrawal is reimbursed, the insured person may apply to the tax authorities for a reimbursement of the tax (without interest) within three years after the reimbursement.

### **Reduction of benefits**

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Withdrawal results in a reduction in insured benefits.

As far as pledging is concerned, if the terms of the loan are not honoured by the debtor (the insured), the pledgee can ask Retraites Populaires to pay him the amount due; only in this case would the insured benefits decrease.

### **Supplementary insurance**

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To compensate the pension gap resulting from the reduction of death and disability benefits, the insured person has the opportunity of taking out supplementary insurance with Retraites Populaires or another insurance company of his/her choice. Our advisors are available to provide with an individual offer from an insurance company.

The costs of the supplementary insurance are borne by the insured person.

### **Administrative fees**

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A firm request for withdrawal or pledge is considered after payment by the insured person of the administrative fees set by Retraites Populaires.

In case of cash payment, withdrawal/pledging for encouragement of home ownership or the lump sum payment of benefits, Retraites Populaires must check the insured person's marital status or the consent of his/her spouse or registered partner.

The documents to be provided and the steps to be taken by the insured according to his/her personal situation are defined below.

### **For unmarried insured persons**

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Unmarried persons and who are not bound by a registered partnership (single, divorced, dissolved partnership or widowed) must provide us with a certificate of marital status **less than 90 days old**.

This document can be ordered from the competent civil registry office.

### **For insured persons who are married or bound by a registered partnership**

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Persons who are married, separated or bound by a registered partnership must have their **handwritten signature (holograph)** legalised, as well as that of their spouse/partner.

### **Procedure in Switzerland**

#### **a. Official legalisation**

Only a legalisation performed by a notary is permitted. To have their signatures legalised, the insured person and his/her spouse/partner must present themselves in person before a notary, bringing with them a valid proof of identity.

The legalisation of a signature is billed by the notary on the basis of the applicable rate.

#### **b. Simplified legalisation**

It is also possible for the insured person and his/her spouse/partner to have the signatures legalised **free of charge** by going **personally** to one of our receptions with a valid identity document.

### **Procedure abroad**

When legalisation cannot be performed in Switzerland, the request form for cash payment, withdrawal, pledging, or the form for confirming the choice of the lump sum payment of benefits must be accompanied by a certified copy of the proofs of identity of the insured person and his/her spouse/partner.

The copy must be authenticated by an apostil. The website of the Hague Conference on Private International Law ([www.hcch.net](http://www.hcch.net)) provides additional information on apostils.