

Bayer Pension Fund

Request for advance withdrawal of retirement benefits for home ownership

Personnel data of the insured person

Last name _____

First name _____

Address _____

Country, postal code, city _____

OAI number _____

Date of birth / sex _____

Marital status / wedding date _____

Are you fully able to work? Yes No

Have you already requested for an advance withdrawal? Yes, date? _____ No

Have you purchased benefits for missing contribution years during the last 3 years? Yes, date? _____ No

Phone no. / mobile no. _____

Information on the property

Designated purpose

Type of property Construction/purchase Repayment of a mortgage

Single family dwelling Apartment

Owner Personal property Condominium ownership / joint ownership / association holding a share

Joint owner with spouse

Address of the property _____

Documents to be enclosed in all cases Purchase agreement Mortgage

Confirmation of residence Commitment of creditor

Documents to be enclosed in case of construction Construction plan Building permit

Financing plan Offer for loan

Documents to be enclosed in case of participation Participation contract Statutes of the building owner / developer

Others Others

Payment

Amount in CHF _____

Account owner _____

Bank _____

Postal code, city _____

Bank account no. / clearing no. _____

IBAN, BIC _____

Comment

The undersigned confirm having been informed by the pension plan carrier about the consequences of an advance withdrawal with regards to benefits reduction, complementary insurance, tax liability as well as reimbursement

They take notice of the fact that the pension plan carrier, with respect to an advance withdrawal:

1. must arrange for the respective registration in the land registry. The undersigned hereby explicitly agree to the registration. Furthermore, they are prepared to pay all related fees directly to the land registry;
2. must deduct the federal and cantonal at source taxes in case of payment to persons residing outside Switzerland;
3. must notify the federal tax authorities of the withdrawal in case of payment to a resident of Switzerland;

Information

In case of vested benefits payment, the federal tax authorities will be notified and the statutory entry at the respective land registry will be made.

Please note that you - or, in case of death, yours heirs - must repay any amount withdrawn if:

- a. the residential property is sold;
- b. rights are given on the residential property which are economically similar to a sale;
- c. no occupational benefits become due upon the death of the insured.

You have right to refund the amount withdrawn at any time under the following conditions:

- a. until the retirement benefits become due;
- b. another insured event occurs;
- c. until the cash payment of the vested benefits is made.

After payment of the advance withdrawal, we will be provide you with a personal insurance certificate indicating your new insured benefits.

Signature

Place, date: _____

Place, date: _____

Insured person's signature

Spouse's / registered partner's signature

Official confirmation of the spouse's / registered partner's signature

The signature needs to be confirmed by an official authority (residents' registration office, passport office) or a notary.

Place, date: _____

Signature and stamp of authorized office

**If you have any questions regarding the pension scheme, please contact your customer advisor :
T: +41 44 387 89 03 – pension.bayer@kessler.ch**