

Application for a Withdrawal to Finance Home Ownership

| | | |
|-----------------------------|--|--|
| Account/Deposit | Client/Portfolionumber | |
| Client | Name | First name |
| | Street, N° | Postal code, place |
| | Date of birth | Civil status |
| | E-mail | Phone |
| | Insurance number (AVS) | Country |
| Payment instructions | Amount to be transferred | Sex |
| | <input type="checkbox"/> Maximum authorised withdrawal | <input type="checkbox"/> Other amount: |
| Payment instructions | Currency | Desired payment date |
| | <input type="checkbox"/> CHF <input type="checkbox"/> EURO <input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> AUD <input type="checkbox"/> CAD | |
| Payment instructions | Recipient (has to be the seller, creditor or mortgage lender) | |
| | Bank | |
| | SWIFT | IBAN/Account number |
| | Account holder | Type of account (e.g. blocked account, building account) |
| Purpose | I will use the withdrawal to | |
| | <input type="checkbox"/> acquire a residential property for my own use <input type="checkbox"/> build a residential property for my own use <input type="checkbox"/> finance renovations or conversions increasing asset value | <input type="checkbox"/> repay a mortgage loan <input type="checkbox"/> acquire co-ownership of a residential property (e.g. in a cooperative residential association) |
| Prior withdrawals | I have already used funds from my pension assets for | |
| | <input type="checkbox"/> a withdrawal <input type="checkbox"/> a pledge | |
| | Date | Amount in CHF |
| Property | Pledgee | |
| | The residential property is <input type="checkbox"/> a one-family house <input type="checkbox"/> an apartment located (or to be located) at my place of residence or my usual place of abode; I live (or will live) at the property. Address: | |
| | Street, N° | Postal code, place |
| Owner | Country | |
| | I am (or will be) | |
| Costs/mortgage | <input type="checkbox"/> Sole owner <input type="checkbox"/> Joint owner with my spouse <input type="checkbox"/> Holder of an interest in a condominium property (e.g. owner of a partial interest in a cooperative residential association) | <input type="checkbox"/> Co-owner (% co-ownership: _____) <input type="checkbox"/> Owner of an independent and long-standing right to build a residence on leasehold property |
| | Purchase price or construction price (for new acquisitions) CHF | Mortgages/loans on the residential property CHF |

| Attachments | |
|--|---|
| Purchase of residential property for own use ¹ | <ul style="list-style-type: none"> - Authenticated sales contract - Confirmation of use - Land register extract (no older than 1 year) - Confirmation of civil status * - Confirmation of residence, no more than 3 months old |
| Construction of residential property for own use ¹ | <ul style="list-style-type: none"> - Building loan agreement - Contract for work and labour - Building permit - Authenticated purchase agreement covering the land - Confirmation of use - Confirmation of civil status * - Confirmation of residence, no more than 3 months old |
| Mortgage repayments ¹ | <ul style="list-style-type: none"> - Current statement of mortgage loan account - Land register extract (no older than 1 year) - Confirmation of use - Confirmation of civil status * - Confirmation of residence, no more than 3 months old |
| Co-ownership ¹ | <ul style="list-style-type: none"> - Share certificate (original) with regulations - Confirmation of use - Lease agreement - Confirmation of civil status * - Confirmation of residence, no more than 3 months old |
| Renovations ¹ | <ul style="list-style-type: none"> - Land register extract (no older than 1 year) - Contractors' invoices - Confirmation of use - Confirmation of civil status * - Confirmation of residence, no more than 3 months old |
| ¹ For properties in an EU/EFTA member state or for buyers who are not Swiss nationals | <ul style="list-style-type: none"> - Confirmation of departure from the local municipality - Current proof of residence abroad, no more than 3 months old - Copy of passport or ID with legible signature |

* **Persons who are single** must present an up-to-date certificate of civil status no more than 3 months' old.

* **Persons who are married or bound by a registered partnership** must have the spouse's or partner's consent (officially certified signature).

* **Persons who are divorced or whose registered partnership has been judicially dissolved** must present a copy of the divorce decree or decision dissolving the registered partnership, together with an up-to-date certificate of civil status no more than 3 months' old.

* **Widows/widowers** must present a valid certificate of civil status, no more than 3 months' old.

Reference For further information about the encouragement of home ownership, see the relevant Fact Sheet.

Note on the costs Please note that, depending on the grounds for a payment, fees may be incurred. Our fees are transparent and are set out in the current Fee Schedule which is available on our website.

Declaration I hereby confirm that the above indications and the documentation produced are true and complete. I authorise Liberty Foundation for 3a Retirement Savings (the "Foundation") to make additional investigations.

I hereby also instruct the Foundation to sell my securities investments. The proceeds of the sale are to be credited to my retirement savings account until disbursement. If the cash payment cannot be authorised, the proceeds of sale are to remain on my retirement savings account failing any other instructions on my part.

I acknowledge that in the event of a total withdrawal, the account will be closed after the payment is made.

Signature

Place, date

Client signature

Place, date

Partner signature

Authentication of spouse's or registered partner's signature

Authentication in Switzerland: municipality, notary or attorney-at-law (with stamp, name and binding signatures)

Authentication abroad: notary, attorney-at-law or consulate (with stamp, name and binding signatures)

Authorisation to pay consulting fees

The Client hereby authorises the Foundation to pay a one-time fee of _____ % of the retirement savings account or CHF _____ by way of consulting fees to the following recipient:

Name

Street, N°

Postal code, place

Place, date

Client signature

Fact Sheet “Use of 3a Retirement Savings Accounts for the Encouragement of Home Ownership”

Use of pension assets for the encouragement of home ownership

This Fact Sheet covers the use of pension assets held with Liberty Foundation for 3a Retirement Savings (the Foundation) for the encouragement of home ownership.

Consent of spouse or registered partner

Withdrawals are subject to the written consent of the client’s spouse or registered partner.

Tax aspects

- a) Withdrawals are subject to income tax in the disbursement year.
- b) Withdrawals made to finance a property abroad and withdrawals made by foreign residents are subject to both federal and cantonal withholding tax (in the case of the Foundation, canton Schwyz). The Foundation charges the tax directly to the 3a retirement savings account before the pension assets are disbursed.
- c) Pursuant to Article 19 of the withholding tax law, the Foundation is required to notify the Federal Tax Office, on the appropriate form and within 30 days, of any withdrawal of pension assets.

Multiple withdrawals

Pursuant to Article 3(4) BVV3/OPP3, a withdrawal may be claimed only once every five years.

Securities

Unless you instruct us otherwise, any securities held for your account will be sold upon receipt of your duly signed application.

NB

The relevant statutory and regulatory provisions apply.