

Pictet Vested Benefits Foundation (2nd Pillar)

Encouragement of home ownership

Please complete in capital letters and send the original form to:
Pictet Vested Benefits Foundation (2nd Pillar) – Route des Acacias 60 – 1211 Geneva 73

Should you need any assistance, please do not hesitate to contact us:
Tel. 058/323.29.20 – E-mail: pension@pictet.com

Account no.: _____

Account holder Mrs Mr

Last name: _____ First name(s): _____

Date of birth: _____ AVS no.: _____

Street and no.: _____ Postal code/City: _____

Marital status: _____ Work tel.: _____

Home/mobile tel.: _____ Email address: _____

Amount: Total Partial: CHF _____

Date of withdrawal: _____

Has an early withdrawal or pledge been executed in the past 5 years? Yes No

Legally, this kind of payment can only be requested once every 5 years. For persons aged over 50, the maximum withdrawal amount is determined in accordance with the provisions of art. 5 para. 4 WEFV/OEPL.

- Proposed use**
- To buy (copy of deed of sale)
 - To build (proof of building loan)
 - To renovate (extract from Land Register, copies of workmen's invoices)
 - To repay/pay off a mortgage (extract from Land Register, proof of mortgage)
 - To acquire shares in a housing cooperative (lease, confirmation from cooperative)

In all cases, the Foundation requires the following documents:

- A statement from a notary or the bank certifying that the pension assets will be used for the principal residence.
Furthermore, the bank or notary must give the details of the bank account into which the assets are to be paid.
- A recent (within last 3 months) copy of a civil status record.

This form must be signed by the spouse or registered partner.

The signature of the spouse or registered partner has to be authenticated by a notary, bank, local authority or our foundation.

For processing applications to participate in the home ownership incentive scheme, a contribution to the costs incurred is charged in accordance with the list of fees.

Following the acceptance of my application by the Pictet Vested Benefits Foundation (2nd Pillar), I agree to the shares in my portfolio(s) being sold. A period of at least 4 working days is necessary to execute the transfer of funds.

A restriction on the sale of the property will be recorded in the land registry by the Foundation.

I am aware that home ownership is governed by the Swiss Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (LPP) in art. 30a to 30f and in art. 1 et seq. of the Ordinance on the Encouragement of the Use of Vested Pension Accruals for Home Ownership (OEPL/WEFV).

In the event of the subsequent sale of the residential property acquired through the early withdrawal of my pension assets, I undertake to reimburse the amount initially withdrawn from the Pictet Vested Benefits Foundation (2nd Pillar) or to any other pension institution entered in the Register of Occupational Pension Plans, or which ensures the maintenance of the pension provision in another form, in compliance with art. 30a and 30d para. 4 LPP. I will however be released from the obligation to reimburse if the sale occurs less than three years before the commencement of the entitlement to retirement benefits, after the occurrence of another insured event or if the conditions for paying out the vested retirement benefits in cash are met.

I certify that the information given above, and the documents supplied, are accurate and complete. I authorise the Pictet Vested Benefits Foundation (2nd Pillar) to carry out the necessary additional checks.

Date: _____ Signature of
account holder: _____

Date: _____ Signature of spouse/
registered partner: _____