

GEMINI Sammelstiftung  
c/o Avadis Vorsorge AG  
Zollstrasse 42  
Postfach  
8031 Zürich

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## Encouragement of home ownership – application for pledge

### Insured person's details

Employee benefits unit

Company

Fund type

Pension fund

Management scheme/supplementary fund

### Insured person

Surname

First name

OASI number

Insurance number

Gender

Date of birth

Marital status

Address

Postcode and city

Are you currently healthy and fit for work?  Yes  No

### Intended use

For required documents, see Point 8 in the Appendix

A  Construction of residential property as the principal

B  Construction of residential property on the basis of a service contract

C  Acquisition of residential property

D  Collateral for a current mortgage

E  Acquisition of share certificates for a housing cooperative

### Desired pledge

Amount of the pledge

CHF

Type and scope of the pledged pension benefit

## Responsible land registry

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Land registry

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Address

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Postcode and city

## Responsible bank

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Name of the bank

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Street

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Postcode and city

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IBAN

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Name of the account holder

## Signatures

With my signature, I hereby confirm that I have been informed and have taken note of the provisions outlined in the Appendix to this application, in particular the consequences of the pledge realisation (reduction of pension benefits and taxation). I furthermore confirm that I will use the pledge for my own owner-occupied property.

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Place/date

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Signature

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Place/date

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Signature of the spouse/registered partner

**Please note the Appendix**

## Annex to application for pledge

### Important provisions

#### 1. Permitted use

Entitlements to old age, disability or death benefits or an amount up to the amount of the termination benefit may be pledged for the following purposes:

- Acquisition or construction of owner-occupied residential property
- Amortisation of mortgage loans
- Investments leading to an increase in value
- Acquisition of share certificates in housing cooperatives or of similar participating interests

#### 2. Definition of “owner-occupied”

The term “owner-occupied” refers to residential property at the member’s place of residence or place of usual abode (in Switzerland or abroad) that is occupied by said member. The use of pension assets for holiday homes or second homes is not permitted.

#### 3. Claim

Members must submit the required documents to the pension fund to provide evidence of the use they intend to put the pledge to.

#### 4. Maximum amount

Up to the age of 50, the maximum advance withdrawal is consistent with the termination benefit. Above the age of 50, it equals the termination benefit at age 50 or 50% of the termination benefit in cases whereby the latter is higher.

#### 5. Approval of spouse/registered partner

A pledge may only be enforced with the written approval of the spouse or registered partner.

#### 6. Terms of the pledge

Pledges are permitted until three years before retirement.

#### 7. Consequences of the pledge realisation

In the case of a pledge, the member offers the mortgage creditor his/her pension claims as collateral security. The pension cover will only be reduced in the case of a realisation of the pledge. The latter takes place when the obligations arising from the pledge agreement can no longer be met. In this case, the mortgage creditor has the right to access the pledged pension benefits. In principle, a pledge realisation has the same effect as an advance withdrawal (reduction of pension benefits and taxation!).

Please note reverse side

## **8. Necessary enclosures**

The application for a pledge can only be examined if the documents are complete. Therefore, please send us the following enclosures:

Re. A: Construction financing agreement, construction plans, building permit

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Re. B: Service contract, confirmation of financing

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Re. C: Purchase agreement, confirmation of financing

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Re. D: Land register extract, mortgage agreement, confirmation of residence

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Re. E: Regulations of the building cooperative, tenancy agreement, copy of share certificates

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