

Financing home ownership with SmartFlex

The SmartFlex pension plan and the SmartFlex capital plan can be pledged to finance home ownership. They offer interesting ways of saving for home ownership or indirectly amortizing a mortgage.

Financing home ownership

The SmartFlex pension plan and the SmartFlex capital plan can be pledged to finance your own home and provide additional collateral. This means less equity is required.

Advantages	<ul style="list-style-type: none"> • Premiums paid in can reduce the need for equity • Save for retirement provision and home ownership at the same time • Tax benefits
Pledge value	<ul style="list-style-type: none"> • As a general rule, the earlier you consider buying a home and the greater your dependence on retirement planning for financing, the higher the safety capital you should select. • To increase your collateral, you can transfer return-oriented capital to safety capital.
Allocation	<p>Financing by PostFinance Ltd: up to 80% of the surrender value.</p> <p>Financing from other financial institutions: we recommend that you coordinate with the mortgage lender prior to pledging.</p>

Indirect amortization with the SmartFlex pension plan

Instead of amortizing the mortgage in stages, the capital required is built up with the pension plan, which is pledged for this purpose.

Advantages	<ul style="list-style-type: none"> • Tax savings by deducting the premium from pillar 3a • Tax savings by deducting the constant interest expense • Investing instead of amortizing: return opportunities are retained • Insurance cover protects your amortization and your dependants
Allocation	<p>Financing by PostFinance Ltd: the premium invested in the savings component can be counted towards indirect amortization.</p> <p>Financing from other financial institutions: we recommend that you coordinate with the mortgage lender prior to pledging.</p>