



Private pensions in pillar 3a – investment solutions and conditions

Description

Digital pensions with the straightforward Coop Finance+ app. Invest in your future with a view to saving for your retirement and building up assets. Asset management will be carried out by Glarner Kantonalbank on behalf of the Liberty Foundation for 3a Retirement Savings, where Liberty is the contract partner of your pillar 3a account.

Prerequisites

- Persons aged 18 and over earning an income subject to AHV
- Resident in Switzerland
- Official identity document, ID card or passport
- A residence permit B or C in the case of foreign nationals
- Swiss mobile phone number

Investment strategies

The “Life cycle strategies” are new and unique in the field of digital pensions. The underlying principle of life cycle strategies is that younger investors have more time left until they reach retirement age, and they can therefore afford to include a higher equity proportion in their portfolios. As investors get older, their retirement capital generally increases, but there is less time remaining until they retire. For this reason, it makes sense to progressively convert pension capital into less risky bonds, and reduce the risk of pension savings fluctuating in value just before retirement. For investors who do not wish to dynamically adjust their asset allocation, we also offer static strategies with an equity allocation ranging from 20% to 100%. All of the investment strategies are based on the cost-effective ESG index funds from Vanguard.

The “Focus Switzerland” option also makes it possible for you to increase your portfolio's investment focus on the Swiss market. The risk-based investment strategy (minimum variance) implemented by OLZ focuses on selected small and medium-sized listed Swiss companies. Besides the risk aspect, the investment strategy pursues clearly defined sustainability criteria.

Strategy	Name (excl. “Focus Switzerland”)	Equity allocation	Strategy factsheet
Account solution	Coop 3a Basic	0%	–
Life cycle strategies	Coop 3a Lifecycle Ambition	Up to 60%	Factsheet
	Coop 3a Lifecycle Growth	Up to 80%	Factsheet
	Coop 3a Lifecycle Ultimate	Up to 100%	Factsheet
Strategies with constant asset allocation	Coop 3a Static Cautious	Up to 20%	Factsheet
	Coop 3a Static Cautious Plus	Up to 40%	Factsheet
	Coop 3a Static Ambition	Up to 60%	Factsheet
	Coop 3a Static Growth	Up to 80%	Factsheet
	Coop 3a Static Ultimate	Up to 100%	Factsheet

- If the “Focus Switzerland” option is selected in addition to the investment solution, then “CH” will be added to the name of the respective investment strategy (e.g. Coop 3a Lifecycle Ambition CH)

Advantages

- Save tax, as payments up to the legal maximum can be deducted from taxable income
- Enjoy a high level of self-determination by selecting from seven different investment strategies
- Innovative life cycle strategies that progressively reduce the risk of value fluctuations up until retirement age. Investors can rely completely on Coop Finance+ and its partners when adjusting their investment strategies.
- Decide when and how much you want to pay in
- Fully digital processes, from opening an account to withdrawals
- Build up assets for greater independence during retirement
- Options for early withdrawal to use savings for purchasing a home, taking up self-employment or leaving Switzerland permanently
- The Liberty Foundation for 3a Retirement Savings offers comprehensive expertise in the financial and pensions sector
- No withholding tax on income from assets, interest or dividends

Fees for the 3a retirement savings account

- Current interest rate 1.25%
- Account free of charge
- Pledge CHF 0

Fees for investment solutions

- Total costs from 0.60% to max. 0.63% depending on the investment strategy selected
- The total costs consist of a flat-rate fee and the product costs (TER) of the funds.

Fees for withdrawals

- Upon reaching retirement age CHF 0
- Transfer to a different occupational benefits institution CHF 0
- Early withdrawal for purchase of residential property CHF 400
- Emigration (leaving Switzerland permanently)
 - Standard Classic per account CHF 600
Withdrawal within 30 working days*
 - Premium Plus per account CHF 1,200
Withdrawal within 10 working days*

*of the receipt of all required application documents, not guaranteed in the event of an existing securities solution

All fees are charged in accordance with the cost regulations of the Liberty Foundation for 3a Retirement Savings. Additional information about fees can be found in the cost regulations ([link to cost regulations](#)).

Withholding tax benefits upon emigration

Pension clients who relocate abroad permanently can benefit from the favourable tax environment of the Liberty Foundation for 3a Retirement Savings in Schwyz.

You can find the online withholding tax calculator via the following [link](#). Here, you can conveniently compare the withholding tax rates of each canton and calculate savings online, along with other useful information.

Disclaimer

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