



Liberty Foundation for 3a Retirement Savings

Key figures as of 30.09.2024 *

Founded on	2008
Number of contracts of pension clients	29,255
Client assets in CHF mios	763
Regulatory Authority	Zentralschweizer BVG- und Stiftungsaufsicht, Luzern
Auditor	Balmer-Etienne AG, Luzern

* provisional figures

Advantages

- ✓ Self-management option for securities solutions; up to 100% in shares
- ✓ Up to five pillar-3a retirement savings accounts
- ✓ Extensive financial and pension plan know-how
- ✓ Multilingual: English / French / German / Italian
- ✓ Investor protection up to CHF 100,000
- ✓ Online account opening and transfers
- ✓ Periodical account and deposit statements
- ✓ Service approach with "private bank" nature
- ✓ Investment income, interest and dividends exempt of withholding tax
- ✓ Online access Liberty Connect

3a retirement savings account: terms and conditions

Current interest rate	0.60 % p.a.
Keeping of the account	no charge
Withdrawal for home ownership	CHF 400*/600**
Pledging	CHF 0

* Swiss residents ** residents in EU/EFTA member states

Investment solutions/terms and conditions

Account solutions

Retirement savings account	CHF 0
Investment or securities account	CHF 0
Collecting pension assets	CHF 0

BVG Fund Invest

Large selection from over 60 BVG funds from 0.40% p.a.

Multi Fund Invest

Large selection of investment funds authorised for distribution in Switzerland, such as ETFs

Compare Invest Universe 0.45% p.a.
CHF 45 Ticket Fee

Open Universe 0.60% p.a.
CHF 60 Ticket Fee

Mandate Invest

Asset management mandates with banks, securities brokers and asset managers of Swiss collective investment funds (KAG/LPCC) 0.45% p.a.

Tax advantage for emigrants

Account-holders moving permanently abroad benefit from the tax-friendly environment offered by Liberty Foundation for 3a Retirement Savings in Schwyz.

An online withholding tax calculator is at your disposal under Emigration Service at www.3a-konto.ch.

In addition to other interesting information, you can easily compare the withholding tax rates of all the Swiss cantons and calculate your savings online.

Emigration Service

Emigration Service Standard Classic per account	CHF 600
Emigration Service Premium Plus per account	CHF 1,200

Further information can be found in the fee schedule.

Contact

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