

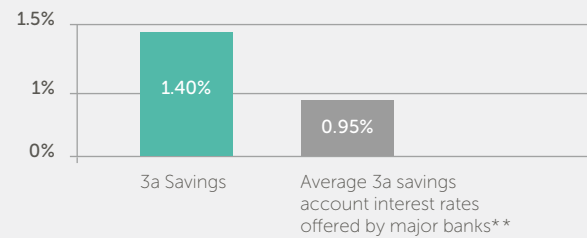
# Pillar 3A Savings

## Long-term savings on 3<sup>rd</sup> pillar accounts

### What is a Pillar 3A savings account?

The Pillar 3A savings account is a 3<sup>rd</sup> pillar account that comes with **very attractive interest rates**, allowing you to build up **capital alongside your pension** while taking advantage of **great tax savings**.\*

### Interest rates on Pillar 3A accounts



### Your benefits

#### Tax advantages from the very first payment

Your contributions to the Pillar 3A savings account are tax-deductible every year, starting with the first contribution. For the duration of the contract, the capital built up is exempt from wealth and income tax as well as withholding tax on interest.

#### Flexible contributions

Contribute as much as you want at your leisure, and within the legal framework.

#### Easier mortgage access

Money deposited in a Pillar 3A savings account can be used as capital to purchase your main home or for the indirect repayment of your mortgage. For tax purposes, the indirect repayment of your mortgage is a win-win.

#### Early withdrawal

The capital built up in your 3<sup>rd</sup> pillar 3a savings account may be withdrawn at normal retirement age for any the following\*:

- Purchasing your main home or to amortise your mortgage loan
- Becoming self-employed
- Leaving Switzerland definitively

## Key features

The 3<sup>rd</sup> pillar account is part of a banking package.

- Interest rate of 1.40%
- Opening and maintenance services free of charge
- Free transfer of funds via standing order
- Easy transfer from other retirement savings institutions
- Account subject to the conditions for retirement laid down by the OPP 3\*
- Possible combination with an insurance product or the Portfolio 3a
- Contribute within the legal framework
  - for self-employed persons contributing to a pension fund: CHF 7,056 per year
  - for self-employed persons not contributing to a pension fund: 20% of the net operating revenue, with a maximum of CHF 35,280 per year
- Application of the costs incurred by *Liberty Foundation for 3a Retirement Savings*
- Maximum of 5 accounts per customer

## Take advantage of our strategy for pension planning:

- Advice for planning your pension based on your personal circumstances
- Preliminary estimate of your pension upon retirement
- Presentation of various solutions to build up enough capital for your retirement
- Optimise your long-term assets

## Additional information

**Your Crédit Agricole next bank adviser is available to answer your questions and offer you personalised advice based on your requirements.**

All of our rates are available on our website at [www.ca-nextbank.ch/rates](http://www.ca-nextbank.ch/rates)

\* See OPP3: regulations regarding fiscal deductions for contributions made to recognised forms of pension plans.

\*\*Of the banks randomly selected by Crédit Agricole next bank.

Crédit Agricole next bank (Suisse) SA reserves the right to make changes to the fees and services indicated in this document at any time, and without prior notice. This pension plan is offered in partnership with the *Liberty Foundation for 3a Retirement Savings*.