

Vested benefits

Keep the freedom to make the best choices for your future

Your priorities change. Your career advances. Take advantage of advice from our experts to make the most of your vested benefits account. Product offered in partnership with the *Liberty* pension foundations.

Your advantages

- An attractive return on your assets
- Tax exemption on capital and interest income for the entire term of your savings
- Investment solutions tailored to your needs, your time horizon, and your risk appetite

Description

- The vested benefits account is part of a banking pack (CA Start, CA Extra, CA First).
- 1 account per customer and per foundation
- Transfer from another pension institution
- Application of the pension foundation's fee schedule
- Legal conditions apply to withdrawals
- Open a vested benefits account in retirement savings and/or investment fund deposit: free

Vested benefits account

- Minimum investment: from CHF 100
- 0.55% interest rate on savings account

Deposit in a vested benefits account¹

- Fixed fees of 1% per year² charged on deposits in investment funds, deducted monthly from your retirement assets

Additional information

Liberty pension foundations

The vested benefits accounts in savings and/or investment funds described in this document are open through the following foundations (Liberty group)

- *Liberty* Foundation vested benefits account
- *Lealta* Foundation vested benefits account

Your Crédit Agricole next bank advisor 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

This is a marketing document provided solely for information purposes and should in no way be considered a service offering or recommendation to buy or sell financial instruments. The information contained in this document does not take into account the customer's individual, financial or tax needs. This information may be changed by the issuer of the financial instrument or by Liberty Pension Foundations ("Liberty") without notice. The bank will not be held liable for any consequences resulting from these changes.

A list of the investment strategies offered by Liberty and the investment funds of which they are composed is available from your advisor. In addition, the conditions of purchase and/or sale of the investment funds offered by Liberty as well as the prospectuses and monthly reports of the funds can also be obtained free of charge from an advisor. Clients are reminded and acknowledge that any investment may involve a risk of loss. The Bank and Liberty reserve the right to modify at any time and without prior notice their fees and charges applicable to banking products and transactions on financial instruments.

1. Exclusively for Swiss residents

2. Total fees charged by the Liberty pension foundations and the bank.