

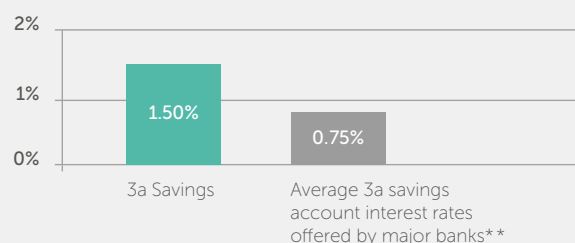
# 3a Savings

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

### What is a 3A savings account?

The 3a savings account is a 3<sup>rd</sup> pillar A 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 3<sup>rd</sup> A pillar accounts



### Your benefits

#### Tax advantages from the very first payment

Payments made from a 3a savings account are deducted from taxable revenue annually from the very first payment. For the duration of the contract, no taxes are applied to capital accumulated from assets and income or to withholding tax on interest. Upon maturity, a tax reduction is applied to the paid-up capital.

#### Flexible contributions

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

#### Easier mortgage access

Money deposited in a 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. Please do not hesitate to contact one of our mortgage specialists for more details.

#### Achieve your goals

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 pillar 3a savings account may be withdrawn at normal retirement age or earlier for any the following\*:

- Purchasing your main home
- Reducing or repaying your mortgage
- Becoming self-employed
- Relocating permanently abroad
- Taking early retirement
- Other\*

## Key features

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

- Interest rate of 1.50%
- 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*.