

Portfolio 3A

Long-term savings with a 3rd pillar account

What is a Portfolio 3A account?

The 3A Portfolio is a **type 3a pillar deposit account**, where the assets are 100% invested in an ESG investment strategy composed of index funds and tailored to the risk profile.

5 ESG* investment strategies tailored to 5 risk profiles

Risk profile	Corresponding strategy	Risk level
Conservative	Crédit Agricole Selection Index ESG 20	2
Balanced	Crédit Agricole Selection Index ESG 35	3
Dynamic	Crédit Agricole Selection Index ESG 55	4
Growth	Crédit Agricole Selection Index ESG 75	5
Capital growth	Crédit Agricole Selection Index ESG 95	6

Your Benefits

Tax advantages from the very first payment

Payments made into a Portfolio 3A savings account are deductible from taxable revenue annually from the very first payment (see Key features below). For the duration of the contract, the capital built up is not subject to wealth or income tax nor withholding tax on interest earned. On maturity, the capital paid out is taxed at a reduced rate.

Dynamic Savings and Flexible Contributions

For each Portfolio 3A deposit account opened, you can select a Crédit Agricole Select Index ESG investment strategy. Each one consists of a maximum proportion of equities and is tailored to your risk profile. Contribute what you want, when you want, up to the legal limit.

Easier mortgage access

Money deposited in a Portfolio 3A savings account can be used as equity to purchase your main home or for the indirect repayment of your mortgage. Taxwise, indirect repayment of your mortgage is a win-win situation. Please do not hesitate to contact us for more details.

Achieve your goals

The capital built up in your 3rd pillar Portfolio 3A savings account may be withdrawn at normal retirement age or for any of the following purposes subject to the conditions** for early withdrawal:

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

Key features

- Access from CHF 100 to 5 ESG strategies, tailored to 5 risk profiles
- Transfer of funds free-of-charge via standing order
- Easy transfer from other retirement savings bodies
- Account subject to the conditions for withdrawal laid down by the OPP 3 rules**
- Contribute up to the legal maximum i.e.
 - for self-employed persons contributing to a pension fund: CHF 7,258 per year
 - for self-employed persons not contributing to a pension fund: 20% of their net operating revenue, maximum CHF 36,288 per year
- Costs subject to the rules of *Liberty 3A Pension Foundation*
- No costs for opening an account
- Maximum of 5 accounts per customer
- Option to switch from the Portfolio 3A deposit account to the Epargne 3A account, or vice versa
- Can be combined with an insurance product
- Flat annual 0.70% fee, deducted quarterly from contributions and capital build-up

Take advantage of our strategy for pension planning:

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

Additional information

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

* Environmental, Social, and Governance Criteria.

**OPP3: regulations regarding tax deductions for contributions made to recognised pension plans.

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*.