

# Portfolio 3A

## Long-term savings with a 3<sup>rd</sup> pillar account

### What is a Portfolio 3A account?

Portfolio 3A is a type A 3<sup>rd</sup> pillar savings account whose assets are invested in a variety of investment products issued by a range of banks and insurance companies on the market.

### Number of investment products available

14 miscellaneous investment products from 5 different issuers.

Maximum 8 Investment funds (in-house)

The Portfolio 3A savings account offers a wide choice.

The major banks offer an average\* of 4 to 8 in-house investment products.

### 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.

#### High earnings on savings and easy to make deposits

You can choose a mix of investment products and combine with other retirement savings schemes, as you wish. Contribute as much as you want at your leisure up to the legal maximum.

#### 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 3<sup>rd</sup> pillar Portfolio 3A savings account may be withdrawn at normal retirement age or for any of the following purposes subject to the conditions\*\* for early withdrawal: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 to investment funds after depositing CHF 100 or more
- 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 7,056 per year
  - for self-employed persons not contributing to a pension fund: 20% of their net operating revenue, maximum CHF 35,280 per year
- Costs subject to the rules of *Liberty 3A Pension Foundation*
- No costs for opening an account
- Maximum of 5 accounts per customer
- Choose between 14 investment funds
- Subscribe to a maximum of 5 funds per account depending on customer risk profile
- Possibility to transfer from a Portfolio 3A account to a Savings 3A account or combine the two
- Can be combined with an insurance product
- Flat annual 1% 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.**

\* Based on a sample of banks selected by Crédit Agricole next bank.

\*\*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*.