

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
- 0.30% interest rate on savings account

Deposit in a vested benefits account¹

- Fixed fees of 0.70% 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

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1. Exclusively for Swiss residents

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