



## Liberty Foundation for 3a Retirement Savings

### Key figures as of 31.03.2024 \*

Founded on	2008
Number of contracts of pension clients	28,682
Client assets in CHF mios	741
Regulatory Authority	Zentralschweizer BVG- und Stiftungsaufsicht, Luzern
Auditor	Balmer-Etienne AG, Luzern

\* provisional figures

### Advantages

- ✓ Self-management option for securities solutions; up to 100% in shares
- ✓ Up to five pillar-3a retirement savings accounts
- ✓ Extensive financial and pension plan know-how
- ✓ Multilingual: English / French / German / Italian
- ✓ Investor protection up to CHF 100,000
- ✓ Online account opening and transfers
- ✓ Periodical account and deposit statements
- ✓ Service approach with "private bank" nature
- ✓ Investment income, interest and dividends exempt of withholding tax
- ✓ Online access Liberty Connect

### 3a retirement savings account: terms and conditions

Current interest rate	0.60 % p.a.
Keeping of the account	no charge
Withdrawal for home ownership	CHF 400*/600**
Pledging	CHF 0

\* Swiss residents \*\* residents in EU/EFTA member states

### Investment solutions/terms and conditions

#### Account solutions

Retirement savings account	CHF 0
Investment or securities account	CHF 0
Collecting pension assets	CHF 0

#### BVG Fund Invest

Large selection from over 60 BVG funds from 0.40% p.a.

#### Multi Fund Invest

Large selection of investment funds authorised for distribution in Switzerland, such as ETFs

**Compare Invest Universe** 0.45% p.a.  
CHF 45 Ticket Fee

**Open Universe** 0.60% p.a.  
CHF 60 Ticket Fee

#### Mandate Invest

Asset management mandates with banks, securities brokers and asset managers of Swiss collective investment funds (KAG/LPCC) 0.45% p.a.

### Tax advantage for emigrants

Account-holders moving permanently abroad benefit from the tax-friendly environment offered by Liberty Foundation for 3a Retirement Savings in Schwyz.

An online withholding tax calculator is at your disposal under Emigration Service at [www.3a-konto.ch](http://www.3a-konto.ch).

In addition to other interesting information, you can easily compare the withholding tax rates of all the Swiss cantons and calculate your savings online.

### Emigration Service

Emigration Service Standard Classic per account	CHF 600
Emigration Service Premium Plus per account	CHF 1,200

Further information can be found in the fee schedule.

### Contact

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