



SwissLife



## Swiss Life 3a Start

3a bank savings with flexible savings target guarantee

Combine your  
*bank savings* in  
pillar 3a with a  
*flexible savings*  
*target guarantee.*



## Combine pillar 3a bank savings with a flexible savings target guarantee

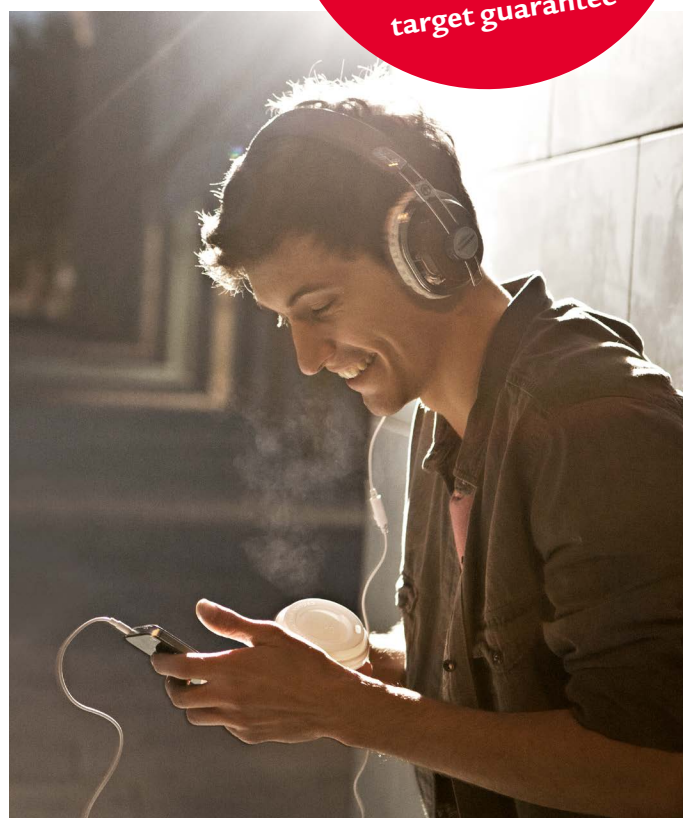
Do you want to save tax and at the same time provide for your retirement? Yet still pay in on a flexible basis, whenever and however much you want? Are you looking for a solution to guarantee your savings target even in the event of disability?

Swiss Life 3a Start combines bank savings in pillar 3a with a flexible savings target guarantee. You decide how much of your payments go into a 3a account and how much into securities. You can also include a flexible risk insurance. In this way you combine the security of an interest-bearing account with the earnings potential of securities and the risk cover of an insurance contract.

### Your advantages at a glance

- Tax savings: You can deduct the amounts you pay in from your taxable income.
- The lump sum is taxed at a reduced rate on payout.
- Flexible payments: You decide when and how much you wish to pay in.
- You determine how your payments are to be distributed between the bank account and the custody account and you can change the allocation at any time.
- You can include or exclude the savings target guarantee, and increase or reduce it.

- 3a bank savings with tax benefits
- Free combination of securities and bank account
- Flexible savings target guarantee



**Swiss Life 3a Start – in a nutshell:**



**3a Pension savings account/custody account**

- 3a bank account and/or custody account
- Free choice of payments into bank account and/or custody account
- Payment possible into pillar 3a up to the annual maximum tax deductible amount



**Savings target guarantee**

- Savings target guarantee in the event of disability as a result of accident or illness
- Flexible inclusion/exclusion of target guarantee
- Free selection and modification of level of guarantee

**First-class investments**

The Swiss Life 3a Start pension securities account uses the Swiss Life Investment Foundation investment groups which until now were reserved for institutional investors. Our investment foundation is one of the best: In comparisons we are ranked one of the top investment foundations for net return. Indeed, the pension fund for Swiss Life staff uses the same investment components for good reason.

Investments are made in all investment categories permitted by the BVG, with a maximum 30% in foreign currencies. The average rating quality of bonds is at least A.

The following strategies are available:

• **BVG-Mix 15**

The strategic equity exposure is 15%, with a maximum 20% invested in equity.

• **BVG-Mix 25**

The strategic equity exposure is 25%, with a maximum 35% invested in equity.

• **BVG-Mix 35**

The strategic equity exposure is 35%, with a maximum 45% invested in equity.

• **BVG-Mix 45**

The strategic equity exposure is 45%, with a maximum 50% invested in equity.

# Facts and figures: at a glance

## Offer

### 3a pension savings account/ custody account



Type of bank savings	3a pension savings account/custody account
Investment options	BVG-Mix 15, BVG-Mix 25, BVG-Mix 35, BVG-Mix 45 from the Swiss Life Investment Foundation
Account interest	<a href="http://www.swisslife.ch/en/3a-start">www.swisslife.ch/en/3a-start</a>
Employee benefits institution	Swiss Life Employee Benefits Foundation 3a
Account and custody account holding bank	Lienhardt & Partner Privatbank Zürich AG
Account deposit	UBS AG, Zurich
Time frame	Entry age: at least 18 Maximum final age: 5 years after the normal retirement age

### Savings target guarantee



Type of insurance	Savings target guarantee in tax-qualified provisions (3a) in the form of an annuity
Financing	Monthly premium in CHF collected directly from the 3a pension savings account/custody account
Payout	<ul style="list-style-type: none"> <li>• Savings target guarantee annuity in the event of disability as a result of illness or accident.</li> <li>• Payment is made from the onset of disability up to normal retirement age.</li> </ul>
Time frame	Entry age: at least 18 years Maximum final age: Normal retirement age

## Your advantages

Pillar 3a tax benefits	<ul style="list-style-type: none"> <li>• Amounts paid into tax-qualified provisions can be deducted from taxable income</li> <li>• All pillar 3a savings and income is exempt from taxation throughout the contract term.</li> <li>• The savings target guarantee annuity is taxable with other income.</li> </ul>
Flexibility	You can select whether and how much you want to pay in.
Combination option	<ul style="list-style-type: none"> <li>• The 3a pension savings account/custody account can be combined with a savings target guarantee</li> <li>• Free choice in how payments are shared between the pension savings account and/or the custody account</li> </ul>
Low-cost investment	Low fees through the use of institutional investment categories

## Reliable partner

Swiss Life offers Swiss Life 3a Start in cooperation with *Lienhardt & Partner Privatbank Zürich AG*.  
Founded in 1868, the private bank has a wealth of experience in private client pensions.





# Have you already asked yourself these questions?

- How can I save taxes?
- Can I optimise my health insurance?
- Which investment is the right one for me?
- How can I provide cover for my partner?
- What much income will I receive in the event of disability?
- Can I afford my dream home?

*We can help you to find the answers to these questions and the right solutions. Just get in touch.*

## Further information and individual advisory service

*Are you interested in Swiss Life 3a Start? Do you have any questions or would you like further information? Your advisor will be happy to take your call. Or visit us at [www.swisslife.ch/en/3a-start](http://www.swisslife.ch/en/3a-start).*

