



Founded on	2008
Number of clients	2300
Client assets in CHF mios	53
Regulatory Authority	Zentralschweizer BVG- und Stiftungsaufsicht, Luzern
Auditor	Treureva AG, Zürich

Advantages

- Attractive interest rate
- Quick response
- Self-management option for securities solutions
- Up to 5 pillar-3a retirement savings accounts
- Extensive financial and pension plan know-how
- Multilingual: English/French/German
- Investor protection up to CHF 100,000
- Online withholding tax calculator
- Online account opening and transfers
- Periodical account and deposit statements
- Service approach with "private bank" nature
- Tax advantages for emigrants
- Investment income, interest and dividends exempt of withholding tax

3a retirement savings account: terms and conditions

Current interest rate	1.80% p.a.
Keeping of the account	no charge
QROPS transfers	no charge
Withholding tax certificate	CHF 475
Withdrawal for home ownership	CHF 400*/600**
Pledging	CHF 200

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

Investment solutions/terms and conditions

<u>Cash Invest</u>	
Large selection of certificates of deposit and fixed-term deposits	no charge
<u>SecureBond Invest</u>	
Large selection of gilt-edged bonds (e.g. federal and cantonal bonds)	0.30% p.a.
<u>BVG Fund Invest</u>	
Large selection of 35 BVG/LPP funds	0.40% p.a.
<u>Multi Fund Invest</u>	
Large selection of investment funds authorised for distribution in Switzerland, such as ETFs; may be supplemented by Cash Invest or SecureBond Invest	0.45% p.a.
<u>Direct Invest</u>	
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 In addition to other interesting information, you can easily compare the withholding tax rates of all the Swiss cantons and calculate your savings online.

Contact

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