

Company Profile

Liberty Foundation for 3a Retirement Savings was established as an independent foundation in Schwyz in 2008. The Foundation is specialised in the management and administration of 3a pillar pension assets.

Liberty offers holders of 3a retirement savings accounts and policies a unique opportunity to relocate their pension assets, including those held in the form of securities, at attractive terms and conditions, in a favourable tax environment – easily and risk free. Liberty's clients can maximise their present advantages while keeping the option of cashing out their pension assets later at a favourable tax rate.

Liberty offers its clients a choice of banks with which to hold their accounts and securities deposits. Liberty's partner banks include Sparkasse Schwyz, Credit Suisse, Lienhardt & Partner Privatbank Zurich and several Swiss investment foundations.

In addition to its personal, customised service, Liberty offers the following advantages:

- attractive interest rates
- retirement savings accounts free of charges
- unique online platform
- up to five 3a retirement savings accounts, which can be paid out in different years
- customised asset management from CHF 50 000
- best terms and conditions for persons leaving the country permanently
- no minimum duration, no minimum amount

The Foundation Board consists of Gilbert Weber (for two decades the deputy head of the Supervisory Authority for pension plans of the Canton of Zurich), Chairman, and Martin Hubatka (attorney-at-law and pension fund actuary). Oliver Bienek, a former director of J.P.Morgan and Morgan Stanley and the founder of the Foundation, is its Managing Director. Liberty is supervised by the ZBSA, Lucerne, the Regulatory Authority for pension institutions in central Switzerland (*Zentralschweizer BVG- und Stiftungsaufsicht*).