



Founded on	2005
Number of clients	3600
Client assets in CHF mios	594
Regulatory Authority	Zentralschweizer BVG- und Stiftungsaufsicht, Luzern
Auditor	Treureva AG, Zürich

Advantages

- Attractive interest rate
- Quick response
- Self-management option for securities solutions
- Two vested benefits accounts possible
- 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
- UK Pension Fund Transfer (QROPS member since 2008)
- Investment income, interest and dividends exempt of withholding tax

Vested benefit account: terms and conditions

Current interest rate	1.375% 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 40 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 Vested Pension Benefits in Schwyz.

An online withholding tax calculator is at your disposal under Emigration Service at www.freizuegigkeitskonto.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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