

LIFE BENEFIT

3rd Pillar pension account
as of 1 November 2023



PREMIUM rate
1.00% p.a.

- Total flexibility
- Fiscal advantages
- Help to the acquisition of your own home

STANDARD rate	0.40% p.a.
PREMIUM rate	1.00% p.a. Any Clients who own one or more of the following banking products: PassparTu package, Mortgage, Investment Advisory Service and Asset Management
Used for	3 rd Pillar "tied" pension savings
Additional services available upon request	GoBanking if associated with the main account
Availability of funds	<ul style="list-style-type: none"> • In accordance with legal provisions • 3 months advance notice for transfers to another type of 3a pension scheme at a third-party institute
Account closing statement	Annual with a tax statement showing contributions paid
Account statements	Annual
Withholding tax	None
Account maintenance fees	None
Postal charges	None
Management fees	<ul style="list-style-type: none"> • Early withdrawal to purchase / repay mortgage on / build / renovate main residence: CHF 100.-- * • Early withdrawal if emigrating from Switzerland: CHF 100.-- * • Reimbursement of contributions in excess of the maximum tax-deductible amount: CHF 10.-- * • Transfer to another form of Pillar 3a coverage at a third-party institute: CHF 50.--
* Free of charge if in favour of a BPS (SUISSE) account	

Life Benefit

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3rd pillar pension scheme
of Banca Popolare di Sondrio (SUISSE) SA

**Your Bank,
your Values**