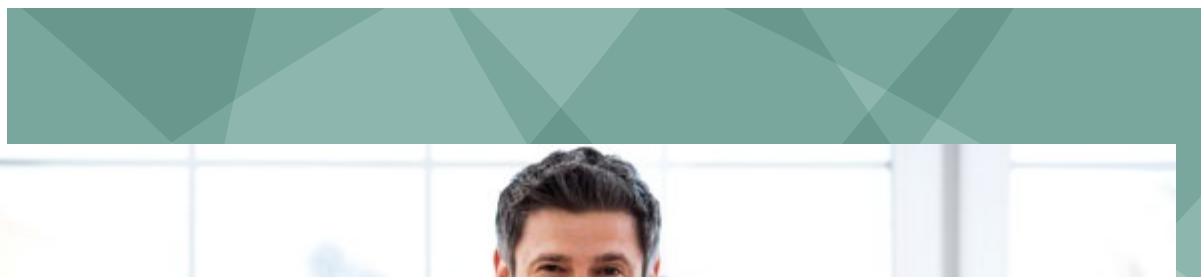


# PENSION SOLUTIONS

as of 1 July 2025

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**Your Bank  
over time**

## Description

## Pension solutions for a worry-free future

Want to get a head start in planning a financially sustainable pension?

You can choose whether to invest your pension assets fully or partially

BPS (SUISSE) offers you two solutions to help you facing retirement with serenity:

### **Life Benefit – 3rd Pillar pension account**

Deposit your 3a contributions in a dedicated account to freely build up long-term assets effortlessly.

A solution with a preferential interest rate and tax benefits.

You can also pledge your third-pillar pension capital when financing your residential property.

### **PRIVOR – 3rd Pillar custody account with investment in funds**

Invest your pension contributions in a selection of funds with different portfolio weightings.

A solution that allows you to benefit from the long-term return opportunities provided by the financial markets, even in your retirement.

## Target group and benefits

## Diversified and prudent forms of saving spread over time

Our pension products help you to fill in any gaps in your pension and contribute to maintaining your current standard of living during retirement.

### **Who they are aimed at**

- Adults (over the age of 18)
- Persons with an income subject to OASI in Switzerland
- Persons who have not yet reached the normal OASI retirement age
- Swiss citizens or foreign nationals with a C/B/G permit

### **Benefits at a glance**

- Flexible payments
- Contributions deductible from taxable income
- No capital tax
- No income tax or withholding tax on interest income

### **Life Benefit 3rd Pillar pension account**

- Possibility of pledging capital when financing your home
- Opportunity to make an indirect repayment on your own pension account when financing your residential property
- Constant and preferential remuneration in line with market interest rate trends in CHF
- Capital is not subject to fluctuation in value

### **PRIVOR 3rd Pillar custody account**

- Invest in pension funds that can generate an increase in capital
- Choose from a range of funds with different portfolio weightings, including those with ESG features
- Remuneration on account at a preferential interest rate
- Implement changes in strategy over time

Save at any age



Plan today to benefit tomorrow

## Save with a third pillar pension account throughout all stages of your life

18-30 years	30-59 years	60-65 years	65 and over
EDUCATION (studies)	PLANNING (career, family, home ownership)	RETIREMENT / EARLY RETIREMENT	RETIREMENT
PAYMENTS			
Maximum tax-deductible amounts: <ul style="list-style-type: none"><li>• For those with second-pillar contributions CHF 7'258.--</li><li>• For those without second-pillar contributions CHF 36'288.--</li></ul>			Provided you have an income subject to OASI in Switzerland (max. 70 years)
WITHDRAWAL			
Early withdrawal possible when you: <ul style="list-style-type: none"><li>• are in receipt of full disability pension;</li><li>• start your own (independent) business</li><li>• leave Switzerland permanently</li><li>• finance a main residence for your personal use</li><li>• have been contributing to the pension fund for several years</li></ul>		Ordinary retirement no earlier than five years before ordinary pension	Provided you have an income subject to OASI in Switzerland (until the age of 70)
PENSION ADVICE			
<ul style="list-style-type: none"><li>• Diversify your third pillar capital with a mixed account and custody account solution</li><li>• Use your pillar 3a account to buy your own home or make indirect repayments (Life Benefit)</li><li>• Take advantage of return opportunities through pension savings by investing in funds (PRIVOR)</li></ul>			
TAX BENEFITS			
<ul style="list-style-type: none"><li>• Contributions deductible from taxable income</li><li>• No income tax or withholding tax on interest income</li><li>• No capital tax</li><li>• Optimise the rates applied to the withdrawal of pension capital by splitting it into several pension contracts and spreading it over several years (depending on your canton)</li></ul>			

## Life Benefit 3rd Pillar pension account



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

<b>STANDARD rate</b>	0.20% p.a.
<b>PREMIUM rate</b>	0.50% p.a. Any Clients who own one or more of the following banking products: PassparTu package, Mortgage, Investment Advisory Service and Asset Management
<b>Used for</b>	3 <sup>rd</sup> Pillar "tied" pension savings
<b>Additional services available upon request</b>	GoBanking if associated with the main account
<b>Availability of funds</b>	<ul style="list-style-type: none"> <li>• In accordance with legal provisions</li> <li>• 3 months advance notice for transfers to another type of 3a pension scheme at a third-party institute</li> </ul>
<b>Account closing statement</b>	Annual with a tax statement showing contributions paid
<b>Account statements</b>	Annual
<b>Withholding tax</b>	None
<b>Account maintenance fees</b>	None
<b>Postal charges</b>	None
<b>Management fees</b>	<ul style="list-style-type: none"> <li>• Early withdrawal to purchase / repay mortgage on / build / renovate main residence: CHF 100.-- *</li> <li>• Early withdrawal if emigrating from Switzerland: CHF 100.-- *</li> <li>• Reimbursement of contributions in excess of the maximum tax-deductible amount: CHF 10.-- *</li> <li>• Transfer to another form of Pillar 3a coverage at a third-party institute: CHF 50.--</li> </ul>

\* Free of charge if in favour of a BPS (SUISSE) account

## PRIVOR 3rd Pillar custody account



- Total flexibility
- Fiscal advantages
- Investment of saving

<b>Used for</b>	3rd Pillar custody account with investment in funds
<b>Availability of funds</b>	<ul style="list-style-type: none"> <li>• In accordance with legal provisions</li> <li>• 31 days advance notice</li> </ul>
<b>Account closing statement</b>	Annual with a tax statement showing contributions paid
<b>Account statements</b>	Annual
<b>Withholding tax</b>	None
<b>Account interest rate</b>	0.50% p.a.
<b>Account maintenance fees</b>	None
<b>Postal charges</b>	None
<b>Securities trading fees</b>	None
<b>Custody fees</b>	0.60%, min. CHF 60.-- p.a.

Pension product in partnership with

