

# Zurich Retirement Savings Account 3a

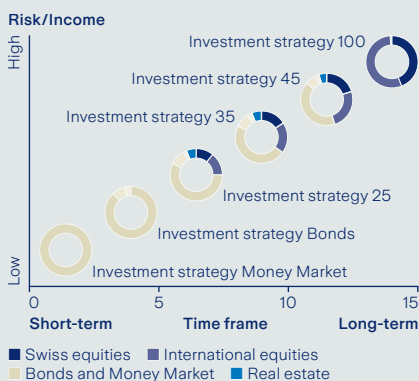
Invest in your private pension provision with a Retirement Savings Account 3a from Zurich Invest Bank Foundation and simultaneously save taxes. You decide on the amount you want to invest and select the investment horizon and strategy according to your risk tolerance.



## Your advantages at a glance

- With a Zurich Retirement Savings Account 3a you save capital systematically and invest in your pension provision
- You choose your preferred investment amounts (minimum amount: 50 Swiss francs).
- You benefit from tax advantages every year.
- You choose your preferred investment strategy.

## Investment strategies



## The ideal solution from Zurich

The Zurich Retirement Savings Account 3a of Zurich Invest Bank Foundation is ideal for people who want to provide themselves and their families with financial security beyond the statutory pension scheme while benefiting from tax advantages. Compared to a pillar 3a deposit account, the Zurich solution provides better return chances by investing in long-term asset classes, particularly equities.

The Zurich Invest Bank Foundation benefits from the long-term experience of Zurich Invest Ltd, which manages large asset amounts of institutional investors like pension funds. Your assets are invested worldwide in selected money market instruments, as well as bonds and equities of first class companies and institutions.

The investment strategies differ in terms of equity weightings and are subject to statutory investment guidelines (BVV2).

Investment returns are subject to volatility. Thus, you must accept the possibility of price fluctuations and falling prices.

The diagram „Investment strategies“ illustrates the differences between the various strategies. A higher risk weighting offers prospects of higher returns, but also bears price fluctuations or losses, meaning that you should allow for a longer investment horizon.

## Tax benefits

With the Zurich Retirement Savings Account 3a, you save on income tax. If you contribute to the 2<sup>nd</sup> pillar retirement scheme of your employer, you can deduct a maximum of 6,883 Swiss francs per year from your taxable income.

If you are not part of a pension fund (self-employed persons in particular), you can deduct a percentage of your earnings up to a maximum of 34,416 Swiss francs. During the duration, you do not pay any wealth taxes; at maturity, you benefit from a reduced tax rate when your assets will be paid out.

## Conditions

### Deposit

No obligation to pay-in

### Minimum deposit

50 Swiss francs

### Maximum annual deposits

Employees and self-employed persons with a 2<sup>nd</sup> pillar benefit scheme: 6,883 Swiss francs (as of 2021). Without 2<sup>nd</sup> pillar benefit scheme: up to 20 percent of earnings from employment, maximum 34,416 Swiss francs (as of 2021)



The ESG symbol emphasizes that this investment solution complies with the approaches for responsible investing defined by Zurich Invest Ltd.

### Age at entry

Min. 17 years, max. AHV retirement age minus five years

### Duration

- No fixed duration (recommended duration depends on the investment strategy chosen)
- Withdrawals permitted in accordance with the relevant statutory requirements
- In the cases provided for in the regulations, the available pillar 3a assets can be transferred to a specific custody account held at a bank.

### Policy loans

Not possible

### Pledging

Possible, if related to the promotion of home ownership

## Investment strategies

### Investment Strategy Money Market

Assets within this strategy are mainly invested in fixed-income investments with short durations (residual term to maturity). The investment goal is to optimize interest yield with the lowest volatility.

### Investment Strategy Bonds

This strategy pursues investments in bonds and other debt securities, which may benefit from market developments to an above-average extent. The investment goal is to optimize interest yield while avoiding high price fluctuations.

### Investment Strategy 25

This strategy pursues investments in fixed-income instruments as well as equities, with a lower weighting, however. The investment goal is to optimize yield from interest and higher prices while avoiding impacts of major negative market movements. The maximum equity weighting is 25 percent.

### Investment Strategy 35

This strategy pursues a balanced combination of equities and fixed-income investments. The investment goal is to achieve higher income by exploiting price gains; however, investors need to accept market movements and price fluctuations. The maximum equity weighting is 35 percent.

### Investment Strategy 45

This strategy pursues in fixed-income investments and, with a higher weighting, in equities. The investment goal is to achieve high income by exploiting price gains; however, investors need to accept higher market movements and price fluctuations. The maximum equity exposure is 45 percent.

### Investment Strategy 100

The strategy is invested in equities, with an overweighting in Swiss equities. The investment objective is to achieve greater returns by exploiting price gains, taking large price fluctuations into account. The strategic equity component is 100 percent.

### We would like to share some good news with you:

For quite some time already, we have been paying attention to the sustainability of our investments. Among other things, we apply the ESG criteria in our investment decisions. In the context of the "Target Investment Fund," you now also invest in the sustainable "ZIF Green Bonds Global" and in the "Zurich Carbon Neutral World Equity Fund," depending on the investment strategy. Green bonds are used to finance renewable energy projects, for example. The "Zurich Carbon Neutral World Equity Fund" invests in companies that work toward a climate-neutral economy.

### Would you like a consultation or further information?

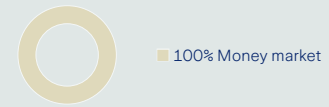
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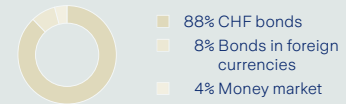
The information contained herein is for illustrative, **marketing and information purposes** only. Fund-factsheet, prospectus, annual report and Key Investors Information Document (KIID) are available online at [ubs.com/zurichinvestfunds](http://ubs.com/zurichinvestfunds) and [fundinfo.com](http://fundinfo.com)

## Asset allocation (guideline values)

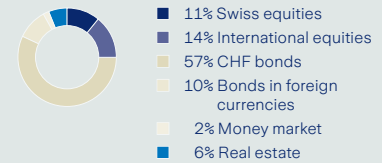
### Investment strategy Money Market



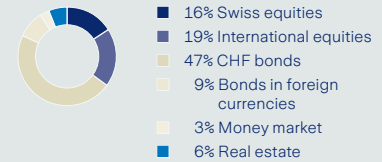
### Investment strategy Obligationen



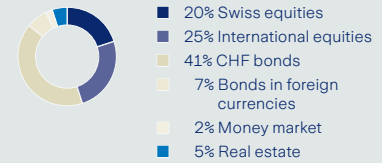
### Investment strategy 25



### Investment strategy 35



### Investment strategy 45



### Investment strategy 100

