



FLEX 1e
PENSION PLANNING SOLUTIONS
 2020

Pension savings often account for the largest part of the wealth of Swiss citizens and residents.

Given the many tax advantages they provide, and which are often neglected, pension savings should be a guarantee of peace of mind for retirement. We believe that everyone deserves to be informed about the benefits of a pension plan and its optimal use in wealth management. We seek to maximise your pension plan overall performance.

BESPOKE PENSIONS FOR EXECUTIVES AND DIRECTORS

Improve your occupational pension with individualised SYZ framework plans. In collaboration with Fondation Liberty, you benefit from an advantageous tax framework. You invest your pension by choosing yourself the mandate that best corresponds to your needs and profile.

Unlike basic collective funds, Fondation Flex 1e is part of the extra-mandatory supplementary pension scheme. Fondation Flex 1e targets the executives and directors of small, medium-sized and large companies. It serves to insure the extra-mandatory part of wages and income between CHF 127'980.– and CHF 853'200.– per year. It supplements the basic LPP pension with individual and high-performance pension solutions.

Because each company's needs and each individual's aspirations are different, we individualise each solution. Companies can adjust their needs to the various items making up the pension plan (reference salary, insured salary, savings rate, risk coverage). With the supplementary fund, distinct plans can also be created for different categories of insured persons, while the fund's flexibility offers multiple possibilities for adapting savings bonuses or the employer contribution rate.

SYZ LPP INVEST MANDATES

The investment strategies stand out primarily through their share of securities and are subject to the stringent legal provisions of OPP2.

Each insured employee can establish their own investment strategy from among the six actively managed mandates in line with their objectives and risk profile.

SYZ LPP Invest: 5 mandates composed of funds selected for their management style and performance.

SYZ LPP INVEST



PRINCIPLES AND ADVANTAGES OF FONDATION FLEX 1E

- Pension supplementing the mandatory LPP;
- **Individualised** and **bespoke** management strategies within the limits of OPP2;
- Optimised pension plans, notably in terms of **repurchases**;
- **Personalised** second-pillar account for each affiliate;
- **Partitioning of assets**. The performances of each account are not affected by the management choices of other affiliates;
- **Reduced expenses** for companies publishing their accounts according to IFRS/US GAAP standards. A part of the sums committed to pension funds may be deducted from their balance sheet;
- **The formation of a framework plan** generates greater purchasing capacity and, by extension, greater possibilities for reducing the tax burden on income and, secondarily, wealth;
- The assets placed in Fondation Flex 1e **are not subject to wealth tax or income tax**, and the return on equity as well as the contributions to Flex 1e plans are tax **deductible**;
- Repurchases of LPP years are, in principle, fully deductible from taxable income;
- At maturity, when perceiving the lump sum, the tax on this last is lighter and separate from other income (around 10% on average in Switzerland);
- When retiring, **there is no obligation** to sell the securities.

SYZ FOR MANAGING YOUR ASSETS

THE RIGOUR OF INSTITUTIONAL MANAGEMENT OFFERED TO PRIVATE CLIENTS

As finance technicians, we have mastered the tools of institutional management and have brought them to private management. This more disciplined and rational approach is guided by a rigorous decision-making process that generates better results than conventional management, which is often dominated by subjective decisions and the emotion of the moment.

MANAGEMENT ASSUMING ITS RESPONSIBILITIES

Our aim is not to beat an abstract and sometimes arbitrary benchmark index, but instead to obtain a high-quality result adjusted to the risk taken. Accordingly, we manage market risk through an active allocation process focused on a personal risk budget representing the needs of our clients.

THE OBJECTIVE IS CLEAR: PERFORMANCE

Simple yet innovative, SYZ's concept focuses on the ultimate yet often forgotten goal of every investor: **risk control and management performance**.

CONVICTION-BASED MANAGEMENT

Our management is conviction-based. Informed by our economic scenarios, it may lead us to take a substantial distance from the weighting of indices.

NEED MORE INFORMATION: SYZ PRIVATE BANKING - TEL. +41 (0)58 799 10 00 - pb.wealthplanning@syzgroup.com

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