



**PREVOYANCE  
3A  
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.*

**CUSTODY ACCOUNT**

Pensions in Switzerland are based on the three-pillar system created to enable each person to build up solid retirement savings. Individual pension plans supplement public and occupational pensions. Commonly referred to as the “Pillar 3A” or “3A-related pension”, this voluntary and individualised savings plan is the best example of fully tax-exempt savings. With the SYZ-3A custody account, you can supplement constantly declining pension savings through a solution favouring the growth of wealth while offering tax advantages.

Any person with a gainful activity in Switzerland and whose income is subject to AVS who believes that the investment potential of their pension is unfulfilled and seeks to benefit from the expertise of SYZ.

Optimise your assets with the SYZ-3A custody account. 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.

**The annual contributions made to the SYZ-3A custody account are fully deductible from your taxable income. Maximum deductible amounts are set by law: CHF 6’826.– for individuals affiliated to a pension fund and CHF 34’128.– for individuals without a pension fund (20% of net income maximum). In addition, the saved capital is exempt from wealth tax and income from interests, and capital is exempt from income tax.**

**SYZ 3A 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 three actively managed mandates in line with their objectives and risk profile. SYZ 3A Invest mandates are composed of funds selected for their management style and performance.

**SYZ 3A INVEST**



## PROVISION OF YOUR CAPITAL

You can withdraw your capital at the earliest five years before and at the latest five years after the legal retirement age. However, early payment is possible in the following cases:

- For the acquisition or construction of a dwelling for personal use;
- For the repayment of a mortgage on a dwelling for personal use;
- For the start-up of an independent business activity;
- For definitive overseas departures;
- Securities usually must be sold at AVS retirement age. But this is not the case with SYZ 3A mandates. On retirement, you may transfer your units to your private securities account. You thus remain free to sell them later if you so desire;
- For beneficiaries in the event of the death of the pension holder.

## 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.

## ESSENTIALS

- Capital for your retirement plan;
- Superior return prospects with SYZ-3A mandates;
- Exempt from wealth tax, income tax and withholding tax until the payment of your capital;
- Flexible payments: you choose the frequency and amount;
- Possibility of adding death and disability capital;
- Lower tax rate on payment;
- At maturity, no obligation to sell the securities;
- Possibility of adding death and disability capital;
- For individuals pursuing a gainful activity, assets may be kept on a tax-free basis until the age of 69/70;
- Change in investment strategy possible without fees and at any time.

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

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