



# Executive pension solutions

Current legislation allows companies to offer their insureds discretionary investment strategies for the share of salary in excess of CHF 132'300. Our executive 1e pension solutions supplement basic pension plans and give the freedom to individually and autonomously decide pension investment strategy.

## What is a 1e pension plan?

Since 2006, pension funds have been able to offer their insureds the choice between up to 10 investment strategies depending on their individual risk profile, for the share of annual salary exceeding CHF 132'300. These supplementary pension plans are called "1e", referring to the first article of the BVV 2 amendment.

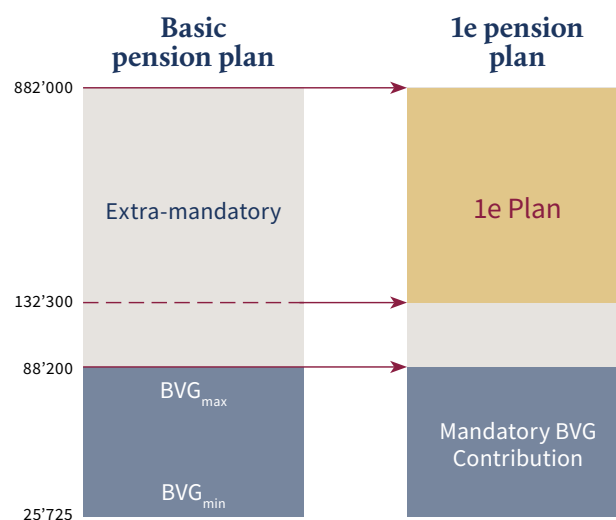
Insureds are able to determine their investment strategy themselves and, similarly to the 3rd pillar, to save in their own fund pool. This eliminates the redistributive effects existing in basic pension plans, currently exacerbated by demographic and interest rate trends.

## What are the advantages for employers?

- Increase employer attractiveness by offering a flexible and modern pension solution ("employer of choice")
- No shortfall in pension scheme cover.
- Allows for leaner balance sheets by separating supplementary pension plans (pursuant to IAS 19).

## What are the advantages for employees?

- Free choice of their investment strategy allowing for more or less risk and adjustable on a regular basis.
- Full participation in the performance of financial markets and safeguard against redistributive effects
- Tax optimization benefits due to possible higher additional private purchases.



## Choosing Rothschild & Co

Together with PensExpert AG, a leading provider of pension solutions, Rothschild & Co offers comprehensive 1e pension plans with different investment strategies tailored to the specific pension and investment needs of employers and employees.

As an innovative partner, we combine the tax advantages of pension solutions with our modern and professional asset management. Benefit from our active and passive investment solutions, which also allow for sustainable investing.

Ready to begin your journey with us?

Schedule a meeting with our experts

