



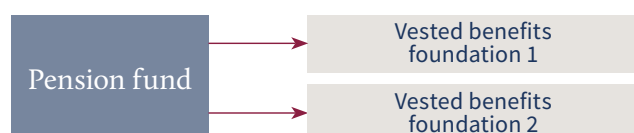
Vested benefits solutions

With our vested benefits solutions your pension assets from the 2nd pillar (BVG) can be preserved if gainful employment in Switzerland is interrupted or abandoned due to a career change or a stay abroad for example.

How do vested benefits work?

Vested benefits arise when insured persons leave active pension funds before an insured event (retirement, death or disability) occurs and the transfer to a new pension fund is not possible or only possible to a limited extent.

When leaving an active pension fund, it is possible to split the pension fund benefits once between two different vested benefits foundations (legal basis: FZV, Art. 12)



The discontinuation of the risk protection of a pension fund often results in coverage gaps. Through the vested benefits foundation a disability pension and/or a lump-sum death benefit can be insured, thereby lowering premiums due to the collective tariff. Vested benefits foundations also offer the option of drawing a lifelong retirement pension, whereby a combination of retirement pension and lump-sum withdrawal can also be chosen.

Withdrawing vested benefits

Vested benefits may be withdrawn no earlier than five years before the normal AHV retirement age. In the event of continued employment, the withdrawal of vested benefits can be postponed, but by a maximum of five years. Payments can thus be coordinated with the maturities of other pension assets for tax optimization. Other options are:

- Taking up a self-employed activity.
- Definite move abroad.
- Advance withdrawal within the scope of the home ownership promotion scheme.
- Drawing a full disability pension (from 70% degree of disability).

Advantages of vested benefits solutions

- Full participation in the performance of capital markets and full transparency with regard to investments and costs.
- Individual investment strategies in the pension plan allow optimal coordination with your private investments.
- When vested benefits are paid out, the selected investment strategy can be continued in the freely available assets without having to realize accumulated gains/losses.

The Rothschild & Co added value

Together with PensExpert AG, a leading provider of pension solutions, we offer vested benefits solutions with different investment strategies tailored to your specific pension and investment needs.

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.

As an interesting addition to the investment offering, as a (future) real estate owner you have the option of taking out a mortgage through your vested benefits solution.

Adjustments to your investment strategy can be made at any time. An account solution is also available if you are a pension recipient currently not investing or if you wish to spread your entry or exit over a period of time.

Ready to begin your journey with us?

Schedule a meeting with our experts

