

# Pension

Enjoy looking forward to a financially secure future.

# We will support you as you head into your financial future

No one knows with certainty all the things that the future might bring. Personal needs change over time. This is true whatever phase of life you find yourself in. Private retirement provision always makes sense if you want to hold onto the good things in life that you have become accustomed to. It is therefore important that your pension situation meets your financial needs in all phases of life, so that any looming gaps can be filled and those close to you can enjoy financial protection too.

With our individual retirement provision solutions we can support you on this journey and be there for you in the long term.

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# Remain flexible at all times

## Our traditional pension products

**Financial needs evolve continuously. Whereas you might be planning a major investment in one year, there might be money left over in another year to build up your private retirement savings.**

You should thus be in a position to adjust the investments in your retirement savings in line with your financial capabilities on an ongoing basis. This calls for the greatest possible flexibility.

One option with tax benefits, though with restricted investment amounts, is the Savings 3 account. If you want to achieve greater returns with Savings 3, you have the option of the ZugerKB Investment Advisory Savings 3 or the online option of ZugerKB E-Invest Savings 3; both these solutions involve investments in securities. The best way to invest is through a standing order.

### **Your objectives**

- You are planning to build up your retirement savings pot systematically or would like to buy a home of your own in a few years
- You want to save tax
- You want to diversify your assets and at the same time generate an attractive return
- You would like your pension assets to serve their purpose: the fulfilment of long-held wishes and financial independence in a well-earned retirement

### **Our offering**

- Tax-privileged Savings 3 account, ZugerKB Investment Advisory Savings 3, ZugerKB E-Invest Savings 3

# Choose your individual pathway to your savings objective

## Savings 3 account, ZugerKB Investment Advisory Savings 3, and ZugerKB E-Invest Savings 3

Savings 3 with Zuger Kantonalbank is the individual saving solution that not only provides an important supplement to the benefits that come with the 1st pillar (AHV/IV) and 2nd pillar (BVG/occupational pension fund), it also offers you many interesting advantages.

The aim of tied pension provision (pillar 3a) is to maintain your accustomed standard of living when you retire or finance early retirement. In addition, with this state-promoted pension scheme you can close any gaps in provision and build up your assets faster thanks to attractive interest rates or investments in

securities. At the same time, you can make flexible deposits up to a specified maximum amount and withdraw or pledge capital before you retire in order to acquire residential property. With Savings 3 you can enjoy tax relief every year: In addition to being able to make tax deductions from your income, all interest income is free of withholding tax, wealth tax and income tax. When your retirement assets are paid out, they are taxed separately from your other income at a reduced tax rate.

## Use your capital from Savings 3 in special life situations

- To buy or build your own home
- To pay off a mortgage on your own home
- To take up a self-employed activity
- To emigrate permanently abroad
- To buy into your pension fund (2nd pillar)
- In the event of full disability

Partial withdrawals may be made only to finance owner-occupied residential property (every five years).

# Generate higher returns through investments in securities

If you are looking for a higher return, we offer you two pension solutions involving investments in securities: ZugerKB Investment Advisory Savings 3 and the online ZugerKB E-Invest Savings 3. Depending on your personal investment objective and risk tolerance, you can choose from a wide spectrum of investment groups.

- Build up your assets with high-performing investments
- Opportunities for higher returns in the long term
- Investment strategy with individual risk levels
- Professional asset management

## Savings 3 account, ZugerKB Investment Advisory Savings 3, and ZugerKB E-Invest Savings 3 – an overview

Product	Description	Advice	Contact
Savings 3 account	Savings account that gives you a preferential rate of interest and tax benefits		Your personal adviser at ZugerKB or online at <a href="http://www.zugerkb.ch">www.zugerkb.ch</a>
ZugerKB Investment Advisory Savings 3	Opportunities for higher returns thanks to professional asset management	Investment advice on the basis of your personalised investor analysis	Your personal adviser at ZugerKB
ZugerKB E-Invest Savings 3	Opportunities for higher returns thanks to professional asset management	No advice	Online via e-banking at <a href="http://www.zugerkb.ch">www.zugerkb.ch</a>

### ZugerKB retirement savings funds

- ZugerKB Fonds – Strategie Konservativ (CHF) BV
- ZugerKB Fonds – Strategie Ausgewogen (CHF) BV
- ZugerKB Fonds – Strategie Dynamisch (CHF) BV

### Brief description<sup>1</sup>

- The equity allocation is around 30%
- The equity allocation is below 50%
- The equity allocation is around 65%

<sup>1</sup> Precise details about ZugerKB investment funds (strategy funds and retirement savings funds) can be found at [www.zugerkb.ch](http://www.zugerkb.ch)

Investment groups (actively managed)	Brief description <sup>2</sup>
Swisscanto BVG 3 Responsible Portfolio 10 RT	Equity component: approx. 10%
Swisscanto BVG 3 Responsible Portfolio 25 RT	Equity component: approx. 25%
Swisscanto BVG 3 Responsible Portfolio 45 RT	Equity component: approx. 45%
Swisscanto BVG 3 Sustainable 45 RT	Equity component: approx. 45%
Swisscanto BVG 3 Responsible Portfolio 75 RT	Equity component: approx. 75%
Swisscanto BVG 3 Responsible Portfolio Protection RT	Equity component: approx. 0–50%, target volatility: 5%
Swisscanto BVG 3 Responsible Life Cycle 2025 RT	The equity component may not exceed 50% until ten years before the target date. It is then reduced to 0% until the target date is reached, while at the same time the bond and real estate components are increased.

### Investment groups and retirement savings funds (passively managed)

### Brief description<sup>3</sup>

Swisscanto BVG 3 Index 45 RT	Equity component: approx. 45%
Swisscanto (CH) Vorsorge Fonds 20 Passiv VT	Equity component: approx. 20%
Swisscanto (CH) Vorsorge Fonds 45 Passiv VT	Equity component: approx. 45%
Swisscanto (CH) Vorsorge Fonds 75 Passiv VT	Equity component: approx. 75%
Swisscanto (CH) Vorsorge Fonds 95 Passiv VT <sup>4</sup>	Equity component: approx. 95%

### Your risks

- Investment funds are subject to security-specific market risks (volatility), as well as country, currency and liquidity risks.
- You can find further information on the risks of investment funds in the Swiss Bankers Association's brochure "Risks Involved in Trading Financial Instruments".

<sup>2</sup> Please see detailed information about the individual investment groups at [www.swisscanto.ch](http://www.swisscanto.ch)

<sup>3</sup> Please see detailed information about the individual investment groups and retirement savings funds at [www.swisscanto.ch](http://www.swisscanto.ch)

<sup>4</sup> This fund may only be used for the Savings 3 Pension Foundation of Zuger Kantonalbank; it has not been approved for the Vested Benefits Foundation of Zuger Kantonalbank.

# Give yourself and your loved ones financial security

## Our risk insurance products

**Those who think about and plan for the future get more from life. So if you want to maintain your accustomed standard of living, it's important to set the wheels in motion for a carefree retirement at an early stage. On the other hand, unexpected strokes of fate such as death and disability can come at any time, and the ensuing financial consequences are often unpredictable.**

With Swisscanto Safe we offer you insurance against death or incapacity for work, which can offset the financial consequences of misfortune rapidly and in a lasting way, providing a safety net for you and your family. Swisscanto Safe insurance policies are pure risk insur-

ance, and have no savings component. The benefits are only paid out in the event of the insured risk materialising (death or incapacity for work as a result of sickness or accident), and last until your selected date.



### **Your objectives**

- You want to protect your partner or your family against financial difficulties
- You are self-employed and would like to provide financial security for yourself, your company or your business partner
- You would like financial protection in the event of being unable to work
- You would like to insure the interest rate payments on your mortgage as well as its repayment
- You would like to achieve a specific savings target in any eventuality

### **Our offering**

- Financial security in the event of death or incapacity for work
- Free choice of beneficiaries
- Level of insured benefits aligned with your requirements
- Safeguarding your ability to meet financial commitments (e.g. loans, mortgages)
- Waiver of premiums in the event of incapacity for work as optional insurance extra
- Possibility of pledging or assigning
- **When taking out a retirement mortgage: assumption of half of the “Swisscanto Safe” net annual premium (maximum CHF 2 000) in first year of insurance**

# Swisscanto Safe risk insurance

## Sign up for your very own personal security agreement

Swisscanto Safe risk insurance is designed to cover an additional individual retirement needs due to sickness or accident, and offers valuable insurance protection in the event of disability or death when the benefits from the 1st and 2nd pillars are insufficient. This way you can protect yourself, your partner, your family, your company and your business partner.

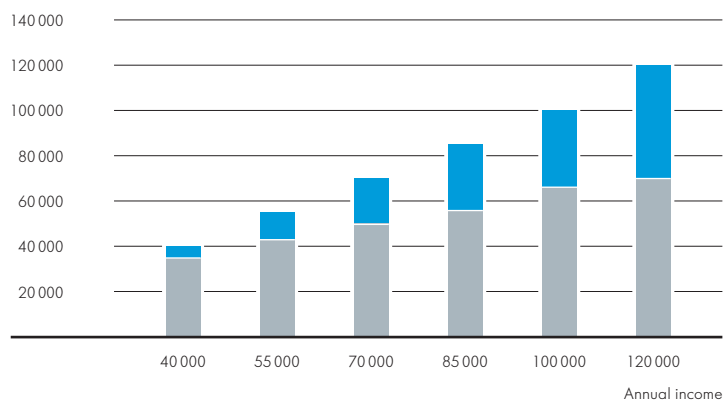
You can insure a disability pension and/or a lump-sum death benefit. The level of the disability pension is aligned with your needs, and is payable until the AHV retirement age at the latest. The amount of the lump-sum benefit is based on your individual need. It can either remain the same over the course of the policy or decline in a linear way. The insured lump-sum will always be paid out immediately upon the death of the insured person.

## Swisscanto Safe risk insurance – an overview

Type	Risk insurance as per individual need
Financing	Annual premium payment
Pension in event of incapacity for work	Amount of pension as per individual need Waiting period 6, 12 or 24 months
Age at entry	18–60 years
Term of policy	Min. 5 years, max. until AHV retirement age
Costs/quotation	On request
Insurance company	Swiss Mobiliar Life Insurance Company

## Gap in event of incapacity for work due to sickness

Pension situation (in CHF)



■ Income gap  
■ Pensions from AHV and BVG (example)

Example: 40-year-old man,  
married, one child

# Swisscanto Safe credit insurance

## Take steps to avoid financial worry

Swisscanto Safe credit insurance is designed to protect a personal or commercial loan (mortgage, operating credit, etc.) in the event of death and/or onset of disability. It will take over the payment of interest and the repayment of the loan. Moreover, it is the optimum solution as bank security for a large loan. The insurance premium is adapted to your current situation every year: If you are repaying your loan over time, your insurance need will decline, and so too will the premium.

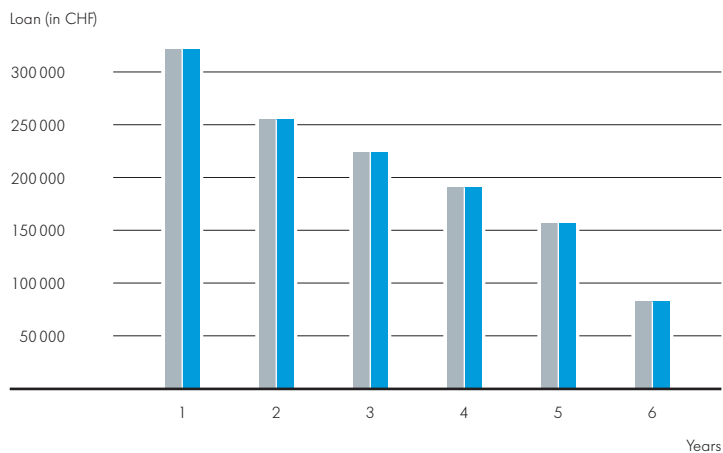
You can insure a disability pension and/or a lump-sum death benefit. The level of the disability pension used to pay the interest and repayment instalments of the loan is based on your needs. The longest this can be paid is until the AHV retirement age.

The amount of the lump-sum death benefit is based on the individual need. It is adjusted to your current credit situation on an annual basis. The insured capital is always paid out immediately upon the death of the insured person.

## Swisscanto Safe credit insurance – an overview

Type	Risk insurance for loan protection
Financing	Annual premium payment
Form of insurance	Taken out in context of Pillar 3b
Age at entry	18–60 years
Term of policy	Min. 5 years, max. until AHV retirement age
Costs/quotation	On request
Insurance company	Swiss Mobiliar Life Insurance Company

### Flexible risk protection for loans



■ Risk protection  
■ Credit total

The level of risk protection (grey) is flexibly adjusted to the credit total (blue).

# Swisscanto Safe savings target insurance

## Reach your savings target with confidence

Swisscanto Safe savings targets insurance, either free or dedicated, serves as a supplement to retirement saving as part of the third pillar, and offers customised insurance protection for the event of death and/or disability. The intended savings or retirement savings target can thus be achieved even if you die or become disabled. You can choose between a more flexible, free form of insurance or a dedicated form of insurance with tax benefits. The premium is adapted to your current situation every year: As you get closer to your savings target over time, your insurance need declines and so too does the premium.

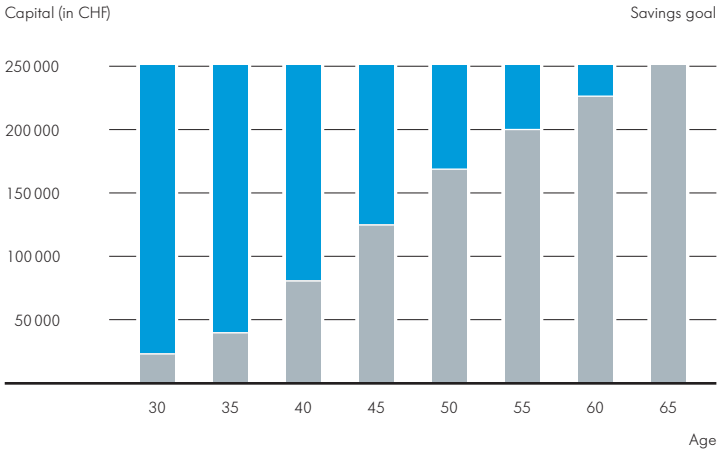
Here too you can insure a disability pension and/or a lump-sum death benefit. If you become unable to work, your Swisscanto Safe savings target insurance policy will pay the Savings 3 contributions in the form of a pension until your AHV retirement age at the latest. Here you can choose between the annual Savings 3 maximum amount or a fixed amount, in keeping with your needs.

The level of the lump-sum death benefit corresponds to the difference between the insured savings target and the available Savings 3 assets (including any Swisscanto rights) at the time of death. The insured capital is always paid out immediately upon the death of the insured person together with the Savings 3 capital.

**Swisscanto Safe savings target insurance – an overview**

Type	Risk insurance to supplement Savings 3
Financing	Annual premium payment
Premium exemption in event of incapacity for work	When taking out a disability pension this is automatically insured in addition.
Age at entry	Men: 18–60 years; women: 18–59 years
Term of policy	Min. 5 years (may be terminated annually), max. until AHV retirement age
Costs/quotation	On request
Insurance company	Swiss Mobiliar Life Insurance Company

**Savings target insurance to cover death**



■ Risk protection in the event of death  
 ■ Savings 3

The closer you are to your savings target (grey), the less risk protection (blue) needs to be insured.

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