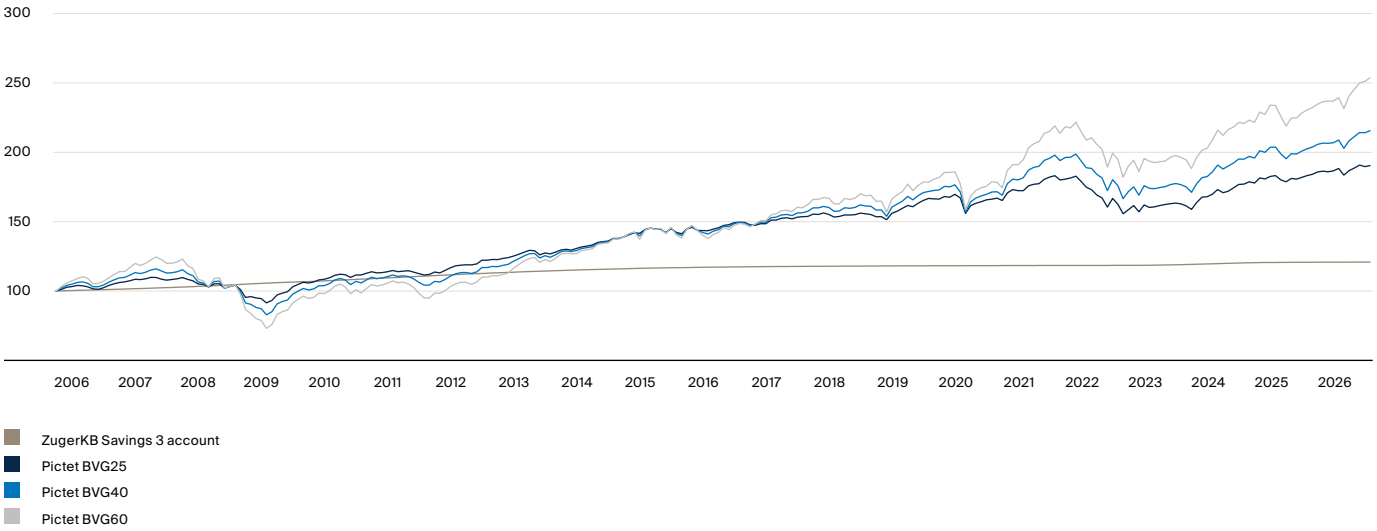
Zuger Kantonalbank

Optimise tomorrow's standard of living with ZugerKB Investment Advisory Savings 3

Saving through the pillar 3a system can be done with a Savings 3 account or – even better – by investing in securities. Investments in securities give you a wide range of additional benefits.

Significantly higher return with even a 25 % equity weighting



A long-term comparison shows that with an equity portion of even 25 % (dark blue line), investing pillar 3a savings in securities is superior to a Savings 3 account (brown line). With an even higher equity weighting the return potential increases further, although price fluctuations will likewise increase. Due to the typically long investment horizon of pension products and regular, staggered deposits, pillar 3a is ideally suited for investing in securities, as major equity market fluctuations are smoothed out.

Diversification: Thanks to the spread of pension assets across various asset categories such as equities, bonds, and even real estate and alternative investments, as well as different sectors, companies and currencies, you can reduce your investment risk and give it a broader base.

Protection for investors: Investments in the pension area constitute special assets and do not form part of the bankruptcy assets in the event of the issuer's insolvency. As they are regulated investment instruments, they are monitored by the responsible supervisory authority.

Advisory service: Your advisor will support you in selecting the investment instruments. As part of this process, the opportunities and risks of securities investing are weighed up on the basis of your personalised investor analysis.

Invest with even small amounts: You can invest in broadly diversified portfolios with even small amounts. It is particularly advantageous to define a fixed monthly amount and invest this regularly through a standing order.

High liquidity: You can sell fund units at any time. The sale proceeds are credited to your Savings 3 account, and their tax-exempt status remains intact.

Make sure you are aware of the risks
For all their benefits, investments in securities also entail risks such as possible losses. It is therefore important to weigh up the opportunities and risks prior to making any investment.

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Zuger Kantonalbank

Generate higher returns with ZugerKB retirement savings funds

Our retirement savings funds are an attractive solution for investing pension assets profitably over the long term.

Advantages of ZugerKB retirement savings funds

- The retirement savings funds reflect our investment strategy “Made in Zug”.
- No custody or transaction fees in ZugerKB’s retirement savings solutions.
- Choose among the “Income”, “Conservative”, “Balanced”, “Dynamic” and “Aggressive” strategies, in keeping with your risk tolerance.
- The dynamic structuring of the ZugerKB retirement strategy funds adapts to the prevailing interest rate and growth environment (strategic equity weighting varies in line with Zuger Kantonalbank’s outlook).
- Index-based (passive) investing is transparent for you and benefits from low indirect costs.
- We pursue an open architecture approach whereby external funds/ETFs are selected according to the “best-in-class” approach (no conflicts of interests).
- Fund units may be subscribed to and redeemed on a daily basis.
- The shares of ZugerKB pension funds can be exchanged free of charge for shares of ZugerKB investment funds the earliest five years before reaching the AHV age (reference age).

The risks at a glance

- As an investor you must bear in mind that the value of any investment may fall as well as rise.
- 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”.

Terms and conditions for ZugerKB Investment Advisory Savings 3

For information on the terms and conditions for the ZugerKB Investment Advisory Savings 3 advisory solution, please refer to our brochure “Terms and conditions in the pension business”.

Do you have any questions about securities saving?
Our explanatory film gives you the answers (in German only).

Legal disclaimer
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