Zuger Kantonalbank

ZugerKB E-Invest Savings 3

ZugerKB E-Invest Savings 3 can be concluded via Zuger Kantonalbank's website, is a self-service product and is therefore provided without advisory services.

Close income gaps with Savings 3

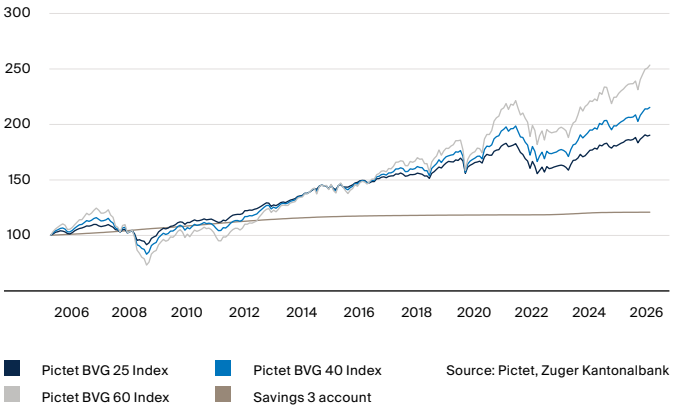
Savings 3 from Zuger Kantonalbank is an individual savings solution that supplements the benefits provided by the 1st pillar (AHV/IV) and the 2nd pillar (BVG/pension fund).

The aim of tied pension provision (pillar 3a) is to maintain your accustomed standard of living when you retire or to finance early retirement. Moreover, this tax-optimised retirement savings option, which is encouraged by the state, can help you close any income gaps and build up assets faster by investing in securities.

Pillar 3a funds offer individual solutions

Various securities solutions are available, depending on the level of risk you want to take on and how long you want to invest your money for. The main difference between the solutions is the equity component. The more equities the fund contains, the higher the risk – but also the greater the potential return.

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). The return potential improves further with a higher equity weighting, 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.

Flexible deposits

You can adjust the amount you save each year to suit your current financial situation. For gainfully employed persons who have a pension fund, the maximum annual savings contribution is CHF 7,258[1]. Gainfully employed persons who do not have a pension fund can pay in up to 20% of earned income or CHF 36,288[1], whichever is higher.

How you benefit at a glance

- Flexible deposits up to the maximum amount
- No custody or transaction fees for ZugerKB retirement funds
- Build up assets through high-performance investments
- Professional asset management
- Broad diversification across different assets classes
- Opportunities for higher returns in the long term
- The capital can be used, for example, to buy your own home
- Tax-free investments, income and capital gains
- The shares of ZugerKB pension funds can be exchanged free of charge for shares of Zuger KB investment funds the earliest five years before reaching the AHV age (reference age).

You decide

With ZugerKB E-Invest Savings 3, we provide a reliable online service that enables you to take your own investment decisions. You specifically choose not to use the investment proposals from Zuger Kantonalbank and are responsible for making sure you are informed about the nature and risks of the investment instruments you select.

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 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".

[1] These maximum amounts are normally set by the Federal Council every two years. Applicable as of 2025.

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Terms and conditions for ZugerKB E-Invest Savings 3

For information on the terms and conditions for the ZugerKB E-Invest Savings 3 online solution, please refer to our brochure "Terms and conditions in the pension business".

Fund range

ZugerKB retirement savings funds	Sec. no.
ZugerKB Fonds – Strategie ESG Konservativ (CHF) BV	38249232
ZugerKB Fonds – Strategie ESG Ausgewogen (CHF) BV	38249106
ZugerKB Fonds – Strategie ESG Dynamisch (CHF) BV	43583061
ZugerKB Fonds – Obligationen ESG (CHF) BV	138090995
ZugerKB Fonds – Aktien ESG Schweiz (CHF) BV	138090992

A broader selection of funds with additional active and passive pension funds is available to you with the pension solution "ZugerKB Investment Advice Saving 3".

Legal disclaimer

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