



everon

# Pillar 3a

## FACT SHEET



## What you can find in this document

- What a Pillar 3a account is and why you need it.
- How we can help you with your Pillar 3a account.
- Features and fees.
- How you can get started.

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## What is Pillar 3a?

Switzerland has a three-pillar pension system:

- Pillar 1 - State pension by the government.
- Pillar 2 - Occupational benefits insurance of your employer.
- Pillar 3 - Voluntary, private pension.

The pension paid out from Pillar 1 and 2 will often be insufficient to maintain your lifestyle in retirement. That's why it's often advisable to also pay into Pillar 3a. Contributions to Pillar 3a have a defined maximum amount regulated each year and can be deducted from your taxable income. For 2023, the maximum amount for employed persons with a pension fund is 7'056 CHF.

Generally, Pillar3a can be paid out when you retire or up to 5 years before. However, it can also be paid out earlier in the following cases:

- Self-employment
- Buying or building a home, or repaying your own mortgage
- Leaving Switzerland permanently
- Invalidity

## How we can help you with your Pillar 3a

- We help you find the right degree of risk for your investment portfolio.
- We help you understand how your Pillar 3a account fits into your retirement plan.
- We discuss your general questions about retirement planning.
- We are always there to answer all your questions in person.
- We define and implement your personalized investment strategy with you.
- We are completely independent and therefore we advise you in your best interest.
- We give you a detailed overview of all your funds and in which companies you are invested.

## Features and Fees

No minimum amount required.

Direct investments as much as possible.

Smaller portfolios are invested directly as the value increases.

Monthly rebalancing of the portfolio.

Personal advice on demand.

Construction of investment portfolios according to personal preferences.

1.00% all-in-fee. (0.6% management fee + 0.4% custody and foundation fee)

## How you can get started

1



Scan the QR code to download the Everon app.

2



Sign-up for free.

3



Let us guide you in your investment decisions.



# Who we are

We believe that access to independent wealth management and the best investment opportunities should not be a privilege for the few.

Our mission is to help everyone make the right decisions for their financial lives. That's why we created Everon, combining innovative technology with independent guidance and the most attractive investment options.

## Scan the QR code to book a non-binding consultation



<https://calendly.com/everon-support/beratungsgespraech-30min>



Florian Rümmelein  
+41 44 545 08 11  
[florian.ruemmelein@everon.swiss](mailto:florian.ruemmelein@everon.swiss)  
[www.everon.swiss](http://www.everon.swiss)



Brice Zanetti  
+41 44 545 08 15  
[brice.zanetti@everon.swiss](mailto:brice.zanetti@everon.swiss)  
[www.everon.swiss](http://www.everon.swiss)

ADDRESS  
Gartenstrasse 17  
CH-8002 Zurich  
Switzerland



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