

Having a plan for
the future.
That's what really matters.



Wealth planning for every stage of life

Saving early for retirement will pay off later. Take the time to review and optimize your own financial planning at each important stage of your life, or at least once every five years. Even smaller payments into the third pillar and investments in saving with securities are worthwhile. What's more, you can also save on taxes.



Getting an education and starting your career

You are laying the foundation for your career and taking control of your life. As soon as you start earning an income, you can enjoy financial benefits by contributing to a Pillar 3a account and investing in a saving with securities plan. From the very beginning, you should also watch out for potential gaps in your Old Age and Survivors' Insurance (AHV) coverage as well as your pension fund.

Highlights

- Close possible AHV contribution gaps created by studying at university or living abroad.
- Open a third-pillar account, and pay into it.



Starting a family

Your priorities in terms of pension provision are changing, and obtaining cover for death or disability become a top priority. Are you investing more time in your family and reducing your working hours? Expected shortfalls in AHV and pension fund provision can normally be bridged by paying into the third pillar.

Highlights

- Protection in case you can't earn a living due to disability or death.
- Offset income gaps caused by working part-time.



Owning a home

Do you dream of owning your own home and using or pledging your pension capital? It's important to close the pension gap created by taking an advance withdrawal, and you need to do so before retirement. With indirect repayment of your mortgage via a Pillar 3a account or safekeeping account, you can save on wealth taxes and income taxes.

Highlights

- Close any pension gaps after taking an advance withdrawal.
- Check indirect repayment option.



Career change or self-employment

Major changes in your professional life are key moments. Perhaps it's the right time to purchase pension benefits, enabling you to boost your retirement capital and improve your income tax situation. Are you starting a company? Benefit from attractive 1e pension plans offering significant scope for optimized financial planning.

Highlights

- Examine option of purchasing pension benefits.
- Tax optimization for individuals starting a company.



Retirement planning

Age 50 is a good time to take another in-depth look at your retirement planning and work out whether you have accumulated enough capital for your retirement. By then, you have a sense of what you want once you retire as well as how much capital you will need to fulfill your wishes. Make any changes to your retirement planning in order to improve your financial situation and prepare for your chosen retirement date. Those who own their own business also need to think about company succession.

Highlights

- Adjust your retirement plan.
- Take advantage of options for tax optimization.



Estate planning

Good planning for a worry-free retirement of your own design begins as early as possible. Have you also thought about your family members, and do you know how to protect them financially against misfortune? Make provisions for your and your loved ones' future. That way, you can rest easy while living in the here and now.

Highlights

- Draw up or review your advance directives and/or living will.
- Draw up or review your last will.

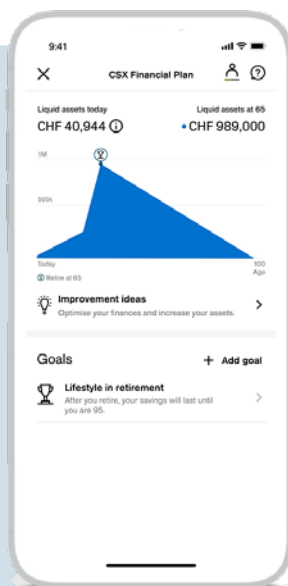
Your life is changing. Prepare for the future.

CSX Financial Plan Retirement planning with just a few clicks

In a matter of minutes, you can find out the following in Credit Suisse mobile banking:

- Whether you have enough assets for retirement
- What effect your retirement age will have on your pension situation
- How you can minimize any pension gaps

For illustrative purposes only.



Start planning now

Vested benefits account – 2nd pillar

If you give up or interrupt your gainful employment, your pension fund assets are optimally set aside in our Vested benefits account – 2nd pillar.

Pension account – 3rd pillar

When you opt for our Pension account – 3rd pillar, you opt for maximum security and can close any pension gaps. In addition, your savings deposits can be fully deducted from your taxable income (up to the statutory maximum amount).

2nd and 3rd pillar securities solutions

Saving with securities as part of your 2nd and 3rd pillar plans offers you higher long-term yield opportunities. Select the right solution for you based on your time horizon and investment risk.

Secure your future standard of living by taking action now.



CSX Financial Plan in your Credit Suisse mobile banking app

Open the Credit Suisse mobile banking app and examine your pension situation with CSX Financial Plan.



Guides

Read more articles on these topics in our pension provision, financial planning, inheritance, and tax guides:



Simply scan the QR code or visit this web page:
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Start planning now

Visit our website for more information on 2nd- and 3rd-pillar pension options.



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Many big events in life come with financial challenges. Our advisors will help you tackle them.

Take the first step today and schedule a personal consultation. Call us!

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* Telephone calls may be recorded.

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