



Freizügigkeitskonten

Occupational benefits plan for us means providing financial security and efficiency on a high quality level for our clients and partners – Your satisfaction is our ambition

Why is your credit with us:

- You asked your pension scheme to open a vested benefits account with us.
- You have not mentioned as to how you wish to receive the benefits prevention?
The pension schemes have the legal order to transfer the pension scheme balance (termination benefit) including default interests to our institution at the earliest six months and at the latest two years after leaving your employer.

Your advantages:

- *Interest rate in line with the market*
- *Account management free of costs*
- *No assets, income and withholding taxes until cash payment of the vested benefits*
- *Early withdrawal of the lump sum possible in line with the legal general regulations*
- *Vested benefits may be used for residential property for personal use*
- *Individual counseling in four languages (German, French, Italian and English)*

Rendering of services and acquisition possibilities:

The following possibilities and services are offered in line with the management of your vested benefits:

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| ▪ Account statement | ▪ Changes to personal details |
| ▪ Transfer to your new benefits scheme | ▪ Transfer to a vested benefits foundation |
| ▪ Cash payout due to self-employment | ▪ Cash payout due to retirement |
| ▪ Cash payout due to emigration | ▪ Cash payout due to invalidity |
| ▪ Cash payout from accounts with low credit balances | ▪ Encouragement of home ownership |
| ▪ Feasibility check declaration (divorce) | ▪ Cash payout to eligible persons (Death of account holder) |

The appropriate forms, explanations and the rules and regulations may be find on our website

www.chaeis.ch/en

For queries you may call us:

+41 (0)44 468 22 25

Mon-Fri, 08:00am to 12:00pm/1:30pm to 5:00pm