



Leaflet

Vested benefits accounts

There are two possible reasons why your assets are held by us:

- You asked your pension scheme to open a vested benefits account with us
- When you left your pension fund, you did not specify what form of benefits coverage you would like. In this case, the pension funds are required by law to transfer your assets (termination payment) to our foundation. This occurs at the earliest six months and at the latest two years after you leave your employer.

These are the advantages you get from being insured with us:

- 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
- Information in four languages (German, French, Italian and English)

On our website, you will find general information, our Plan Rules and an overview of our services and online services:

<https://aeis.ch/en/individuals/fzk-vested-benefits-accounts>

