PensFlex: Save for retirement and save on taxes – benefit twice every time you buy in

With PensFlex, your pension assets belong entirely to you – no redistribution from young to old. Unlike the first pillar and many traditional pension funds, your capital remains fully in your possession. Voluntary buy-ins are worthwhile twice over: you reduce your tax burden today and you boost your retirement savings in the long term.

THE ADVANTAGES FOR YOU

- \+ You save on taxes and build up your retirement savings
- \+ Restitution of buy-in deposits in the event of death guaranteed
- \+ No redistribution of assets to pensioners
- \+ Attractive return opportunities within your personal investment strategy
- \+ You benefit from a reduced tax rate at the time of withdrawal

THE DISADVANTAGES

- – Your capital is tied up in your retirement savings
- – A negative return will reduce your pension assets

Buy-ins into the occupational benefits institution and pension planning in a nutshell:
PENS-EXPERT.CH/EN/PURCHASES

Calculate **TAX SAVING NOW.**

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TAX SAVINGS FROM BUYING INTO THE PENSION FUND

The example shows the tax savings with a buy-in of CHF 50 000 into the second pillar for the cities Lucerne, Basel, Bern, Geneva, Lausanne, St. Gallen and Zurich.

STRAIGHTFORWARD EXAMPLE
Calculation example: married couple, two children, no denomination, taxable income CHF 200 000, assets not taken into account. The tax/tax savings in all the variants covers all types of taxes (federal, cantonal and municipal). All sums are in CHF.

		Lucerne		**Basel**		**Bern**		**Geneva**
Buy-in	without	**with**	without	**with**	without	**with**	without	**with**
Income from employment	200’000	200’000	200’000	200’000	200’000	200’000	200’000	200’000
Buy-in into the 2nd pillar (BVG)	0	–50’000	0	–50’000	0	–50’000	0	–50’000
Taxable income	200’000	150’000	200’000	150’000	200’000	150’000	200’000	150’000
Tax due (2026)	36’776	21’974	53’354	36’382	53’328	33’865	47’263	28’370
Tax saving with a buy–in		**–14‘802**		**–16‘972**		**–19’463**		**–18‘893**

		Lausanne		**St. Gallen**		**Zurich**
Buy-in	without	**with**	without	**with**	without	**with**
Income from employment	200’000	200’000	200’000	200’000	200’000	200’000
Buy-in into the 2nd pillar (BVG)	0	–50’000	0	–50’000	0	–50’000
Taxable income	200’000	150’000	200’000	150’000	200’000	150’000
Tax due (2026)	45’963	28’428	45’489	27’823	40’686	24’094
Tax saving with a buy–in		**–17’535**		**–17’666**		**–16’592**

Source: TaxWare Version 2.42.59.0

MYPENSPORTAL

As an insured member of the PensFlex Collective Foundation, you will receive a comprehensive digital overview of your pension data, including your personal buy-in capacity. You can calculate your personal tax savings directly in myPensPortal.

Simply register using the login details you have already received at:
PENS-EXPERT.CH/EN/MYPENSPORTAL

PensFlex
COLLECTIVE FOUNDATION 1E

INFORMATION ON PRIVATE BUY-INS

Pension fund buy-ins improve retirement benefits and are generally fully deductible from taxable income. Please note the following points:

01

EARLY WITHDRAWAL FOR HOME OWNERSHIP
After early withdrawal for home ownership from the 2nd pillar (basic or supplementary pension provision and/or vested benefits accounts or policies), voluntary buy-ins are only possible again once the full amount withdrawn has been repaid. Pledges are not affected by this. Repayment of an advance withdrawal for home ownership does not qualify as a buy-in of contribution years and is therefore not tax-deductible. The right to reclaim the capital tax paid on the advance withdrawal remains reserved.

02

THREE-YEAR LOCK-IN PERIOD
Benefits from buy-ins may not be withdrawn as a lump sum within three years.

03

RELOCATION TO SWITZERLAND FROM ABROAD
Special provisions apply to persons who moved to Switzerland from abroad on or after 1 January 2006 and have never been members of an occupational benefits institution in Switzerland. The buy-in amount may not exceed 20% of the insured savings salary in the first five years after joining a Swiss occupational benefits institution.

04

DIVORCE
In the event of divorce, the shortfall ensuing from the divorce payout must be replenished first before ordinary buy-ins can be made. Buy-ins to make up a divorce shortfall are not affected by the three-year lock-in period. Buy-ins to make up a divorce shortfall are also tax-deductible.

05

FINANCING EARLY RETIREMENT
Once the regulatory buy-in capacity has been exhausted, additional contributions can be made for the purpose of early retirement. You benefit from the same tax advantages as with regular buy-ins.

06

OTHER AVAILABLE PENSION ASSETS MUST BE TAKEN INTO ACCOUNT BECAUSE THEY REDUCE BUY-IN CAPACITY
- Existing pension assets from vested benefits accounts/vested benefits policies (e.g. PensFree/independent or third-party foundations) must be deducted from the total buy-in capacity under the basic and/or supplementary provision.
- Any excess capacity from the basic pension scheme must be deducted from the existing buy-in capacity (the basic pension scheme must be consulted on this).
- Retirement benefits already drawn in the form of a pension and/or lump sum must also be taken into account.
- For self-employed persons, the pension assets of the pillar 3a (tied private pension scheme/plan without simultaneous insurance in a pension fund) must also be taken into account to a certain extent, i.e. those that exceed the specified maximum amount.

Valid from September 2026

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LUCERNE BASEL BERN GENEVA LAUSANNE ST. GALLEN ZURICH