

20 – 30 years: when saving for retirement really starts

Risk cover for death and disability kicks in early. But according to the law, actual retirement saving only begins at the age of 25, and only if the salary from one employer exceeds CHF 22,680. Anyone who starts pillar 3a at the same time gains forty years of compound interest at work.

STRUCTURE OF THE 3RD PILLAR

- ☐ Start paying into a pillar 3a account early.
- ☐ Even small contributions are worthwhile. Continuity is important.
- ☐ Review your investment strategy from time to time and adjust it if necessary.
- ☐ Close contribution gaps: possible for the first time from 2026, with retroactive effect for years from 2025.
- ☐ Open several accounts or custody accounts so you can withdraw your assets in stages later on.



QUESTIONS FOR YOUR ADVISORY MEETING

What would you like to discuss with your contact person?

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