

30 – 45 years: teamwork makes the pension dream work

Cutting your working hours, buying a home, starting a family or even your own business: these are life decisions with far-reaching consequences for your pension.

REDUCE THE PENSION GAP AS A COUPLE

- ☐ You should both have a pillar 3a account, if possible. The prerequisite for this is income earned subject to AHV/AVS contributions.
- ☐ Check gaps on your AHV/AVS account statement. Every missing year reduces your pension by about 2.3%.
- ☐ Keep a workload above the entry threshold so that 2nd pillar insurance stays intact.
- ☐ If you hold more than one small part-time position, check voluntary insurance.
- ☐ Make voluntary purchases into your partner's pension fund, as these are tax-deductible.
- ☐ For AHV/AVS salaries above CHF 136,080, check out 1e pension plans.
- ☐ Cohabitation: check the survivors' benefits in the regulations and report the partnership.

PROVIDING FOR YOURSELF ON YOUR OWN

- ☐ Make full use of pillar 3a: without a second income, the tax deduction is particularly effective.
- ☐ Check gaps on your AHV/AVS account statement. Every missing year reduces your pension by about 2.3%.
- ☐ Keep a workload above the entry threshold so that 2nd pillar insurance stays intact.
- ☐ Check the order of beneficiaries in the regulations and decide who will receive the assets.
- ☐ Check your cover in the event of incapacity to work: without a second income, a loss of earnings hits immediately.
- ☐ For AHV/AVS salaries above CHF 136,080, check out 1e pension plans.
- ☐ Draw up a lasting power of attorney so that it is clear who decides in an emergency.

PensExpert AG

Kauffmannweg 17, 6003 Lucerne
welcome@pens-expert.ch, +41 41 226 15 15
pens-expert.ch

LUCERNE BASEL BERN GENEVA LAUSANNE ST. GALLEN ZURICH

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PENSION ASSETS FOR HOME BUYING

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| ☐ How much capital do I really need, and how much of it from my pension savings? | ☐ What shortfall will a lump-sum withdrawal entail and how do I offset it? |
| ☐ Would pledging be a better solution than a withdrawal? | ☐ Can the required capital be drawn primarily from pillar 3a? |

PENSION PLANNING FOR BUSINESS OWNERS

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| ☐ How much coverage does the family actually need? | ☐ Am I compulsorily insured by the legal form of my company? |
| ☐ What does the existing pension fund provide in the event of death or disability? | ☐ How is the company structured and is continuity guaranteed in the event of an emergency? |
| ☐ What additional options does the 3rd pillar offer? | ☐ What does my family need to maintain their standard of living if something were to happen to me? |
| ☐ How do I build pension assets outside the company? | |

QUESTIONS FOR YOUR ADVISORY MEETING

What would you like to discuss with your contact person?

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