

45 – 55 years: take control of tax

High earners have more options. From an annual salary of CHF 136,080, a 1e solution adds a free choice of investment strategy. And anyone who staggers buy-ins over several years breaks the tax progression, year after year.

THE STEPS YOU SHOULD PLAN ONCE YOU REACH 50+

- ☐ Annual review of your insurance certificate.
- ☐ Make contributions to your pillar 3a. Missed contributions can be purchased retrospectively for the first time as of 2026.
- ☐ Check out buy-ins into the 2nd pillar and stagger them over several years.
- ☐ Draw up a withdrawal plan for the various pension assets.
- ☐ Adapt the investment strategy to the withdrawal time.

AS AN EMPLOYER

- ☐ Are elective plans with real customisation options on offer?
- ☐ Are the risks of death and disability adequately covered?
- ☐ How transparent is the solution for those counting on it?
- ☐ Is the interest rate of the pension fund competitive?



QUESTIONS FOR YOUR ADVISORY MEETING

What would you like to discuss with your contact person?

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