



VZ Pension Foundation 3a

Investors with a pillar 3a at VZ invest in the best ETFs and can achieve a large additional return over the years. Clients of VZ Pension Foundation 3a decide on their own when to sell the securities.

Foundation	2010
Number of account holders	33,876
Number of pension accounts including custody accounts	47,927
Pension asset accounts in CHF	69.9 million
Pension asset collective investments in CHF	1,509.1 million
Balancesheet total in CHF	1,582.1 million
Supervisory authority	BVG- und Stiftungsaufsicht des Kantons Zürich (BVS)
Management	VZ Vorsorge AG (Zurich)
Asset manager	VZ Depository Bank Ltd (Zug)
External auditor	Ernst & Young Ltd (Zurich)
Board of trustees	Stefan Thurnherr (president), Rolf Biland, Andreas Böckli, Oliver Hedinger, Lorenz Heim, Thomas Metzger

as of 31.12.2022

Investment options

- Investors either choose a standard strategy or put together an individual strategy.
- Investors can choose their investment strategy individually and within the legal requirements. There are nine investment strategies available with a shareholding of between 15 and 97 percent.
- All investment products are selected by VZ experts independently of their personal interests.
- The assets are invested in low-cost index funds and individual securities.
- Alternatively, the pension assets can be saved in a pillar 3a pension account without securities.

Advantages

- **Cost savings:** Thanks to low-cost ETF investments, the pillar 3a is up to 60 percent cheaper at VZ than at other providers.
- **Tax benefits:** The tax savings for gainfully employed persons with a pension fund amount to up to CHF 3,000 if the maximum amount is paid in.
- **Flexibility:** Investors select their investment strategy themselves. All ETFs can be transferred to the private securities custody account upon retirement.
- **Overview:** Online access gives investors an overview of their investments, their performance and other key data at any time.
- **Independence:** VZ Pension Foundation 3a does not have any investment products of its own. Regardless of the provider, the products that will bring the greatest benefit to the client are selected.

Costs & fees

- The annual management fees of 0.68 percent include transaction fees, subscription fees, redemption fees and custody fees.
- The investment of new funds and the return to the original investment strategy, also known as rebalancing, are free of charge.
- Investors can modify their investment strategy at any time.

We're here to advise you

Do you have any questions or would you like to learn more about our services? Please contact us to arrange a non-binding appointment.

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