Product description

Retirement fund with the retirement savings account 3a

When investing in funds as part of the pillar 3a fixed pension plan, you decide whether or not you wish to receive advice for every transaction. Advice is always provided in a personal consultation at the branch.

Your investment needs

You make your own investment decisions – but you can take advantage of individual, personal advice if you wish.

What the service includes

- Upon request, you can benefit from an individual consultation with a customer advisor. Based on your calculated risk capacity, risk appetite and investment horizon, during the personal investment consultation you receive an investment proposal tailored to your own investment strategy. The investment proposal is only intended as a means of helping you with your investment decision and covers all assets in your retirement savings account 3a.
- The strategy is implemented via one of the four PF Pension retirement funds.
- You can also order fund transactions – online or in writing – at any time without advice. They are executed without suitability checks.
- PostFinance does not carry out selective or constant monitoring of the investment strategies or take account of additional inpayments (including via funds saving plans or standing orders paid into retirement funds). The investment proposal contains a well-diversified product and is always in line with the investment strategy recommended.
- You can seek advice again at any time.
- Funds saving plans and standing orders paid into retirement funds can be set up.
- Please note the restrictions on pledged retirement savings accounts 3a.

At a glance

"Advice when you want it."

Advice and services

Individual investment strategy

Portfolio monitoring

Access to market view

✓

An overview of the most important services

Advice and services	
Access to consulting	✓
Investment proposal on request at a personal consultation	✓
Portfolio review at a consultation	✓
Online access to the service	✓
Online performance overview	✓
Transfer of fund units to a custody account for flexible assets.	✓
Account statement with performance summary	Yearly

Prices and conditions

Custody account fees	No custody account fees
Transaction fees	No issue commission
Types of transaction	Standing orders for retirement funds, funds saving plans, individual purchases, redemptions
Fund range	PF Pension - ESG 25, 50, 75 and 100 Fund
Sales remuneration	Yes, already included in the fund costs for the individual instruments (see factsheet: Costs and sales remuneration for retirement funds at postfinance.ch/retirementplanning-information).
Securities delivery to third-party banks	Not possible

More information about the product can be found at postfinance.ch/retirementfunds

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