



## Liberty Foundation for Vested Pension Benefits

### Key figures as of 31.03.2026 \*

Founded on	2005
Number of contracts of pension clients	23,765
Client assets in CHF mios	3,556
Regulatory Authority	Zentralschweizer BVG- und Stiftungsaufsicht, Luzern
Auditor	Balmer-Etienne AG, Luzern

\* provisional figures

### Advantages

- ✓ Self-management option for securities solutions; up to 100% in shares
- ✓ Extensive financial and pension plan know-how
- ✓ Multilingual: English/French/German/Italian
- ✓ Bankruptcy privilege up to CHF 100,000
- ✓ Online account opening and transfers
- ✓ Periodical account and deposit statements
- ✓ Service approach with "private bank" nature
- ✓ Investment income, interest and dividends exempt of withholding tax
- ✓ Online access Liberty Connect

### Vested benefit account: terms and conditions

Current interest rate	0.02% p.a.
Keeping of the account	no charge
Withdrawal for home ownership	CHF 400*/600**
Pledging	CHF 0

\* Swiss residents \*\* residents in EU/EFTA member states

### Investment solutions/terms and conditions

#### BVG Fund Invest

Large selection from over 60 BVG funds

#### Champs

from 0.40% p.a.  
max. CHF 7,500 per year

#### Index Fund Invest

#### Selection Index / ESG

from 0.45% p.a.  
max. CHF 7,500 per year

#### Multi Fund Invest

Large selection of investment funds authorised for distribution in Switzerland, such as ETFs

#### Compare Invest Universe

0.45% p.a.  
max. CHF 7,500 per year  
CHF 45 Ticket Fee

#### Open Universe

0.60% p.a.  
max. CHF 7,500 per year  
CHF 60 Ticket Fee

#### Mandate Invest

**Asset management mandates** with banks, securities brokers and asset managers of Swiss collective investment funds (KAG/LPCC) 0.45% p.a.  
max. CHF 7,500 per year

### Tax advantage for emigrants

Account-holders moving permanently abroad benefit from the tax-friendly environment offered by Liberty Foundation for Vested Pension Benefits in Schwyz.

An online withholding tax calculator is at your disposal at [liberty.ch/calculator](https://liberty.ch/calculator). In addition to other interesting information, you can easily compare the withholding tax rates of all the Swiss cantons and calculate your savings online.

### Emigration Service

Emigration Service Standard Classic per account CHF 600

Emigration Service Premium Plus per account CHF 1,200

Further information can be found in the fee schedule.

### Contact

[info@liberty.ch](mailto:info@liberty.ch)