



EDMOND
DE ROTHSCHILD

VESTED BENEFITS

Flexible, customised management
of retirement savings



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ALL CONCERNED

In a rapidly changing economic environment, and in an ever more dynamic working world.



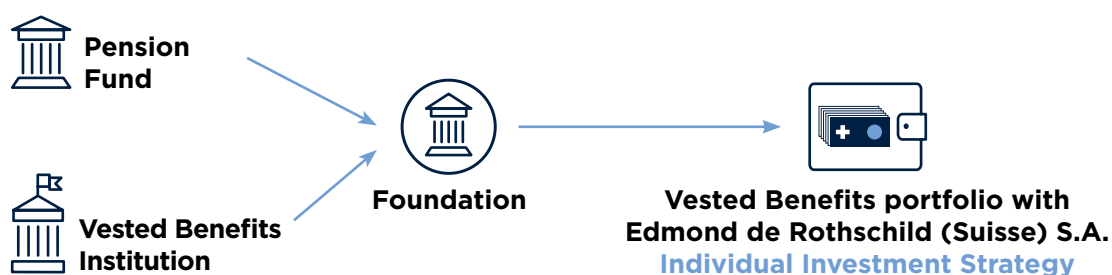
When any of these situations occur, the retirement capital that a salaried employee has accumulated in a pension fund during his professional life can be withdrawn in the form of Vested Benefits.

VESTED BENEFITS: THE SOLUTION TO MAINTAIN YOUR PENSION SAVINGS

It is possible to keep these benefits in the 2nd Pillar by turning to a Vested Benefits Foundation. In practice this often means opening a special account with a bank that operates in the segment.

Edmond de Rothschild (Suisse) SA provides this service in the form of flexible bespoke management of retirement savings.

- ▶ Edmond de Rothschild's Vested Benefits solution enables you to invest your retirement capital flexibly while abiding by the regulatory requirements of the Occupational Benefits Ordinance (OPP2 in French).
- ▶ By using our bespoke, OPP2-compliant and tax efficient strategies, you have access to institutional level management expertise designed to grow the Vested Benefits that you have accumulated under pension plans.



A FLEXIBLE, TRANSPARENT SOLUTION WITH NUMEROUS ADVANTAGES

TRANSPARENCY

- › Edmond de Rothschild Vested Benefits solutions provide total transparency as regards to costs and management, together with full participation in the returns generated by the chosen investment strategy.

FLEXIBILITY

- › The investment strategy can be changed at any time free of charge.
- › When the retirement benefits are paid as a lump sum, the client can transfer the invested assets to a private securities portfolio with the Bank.

SECURITY

- › As an option, Foundations also propose full risk insurance coverage.

FEES AND TAX ADVANTAGES

OPTIMISED TAXATION

- › The Vested Benefits Foundations proposed by the Bank are located in the Canton of Schwyz providing tax efficiency.

ATTRACTIVE PRICING

- › Clients who choose the Edmond de Rothschild Vested Benefits solution are also entitled to the attractive institutional fees for non-vested assets that they have deposited with us that are managed under an OPP2 strategy.

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