



EDMOND
DE ROTHSCHILD

FLEXIBLE SOLUTIONS

customised to meet
Occupational Benefits challenges

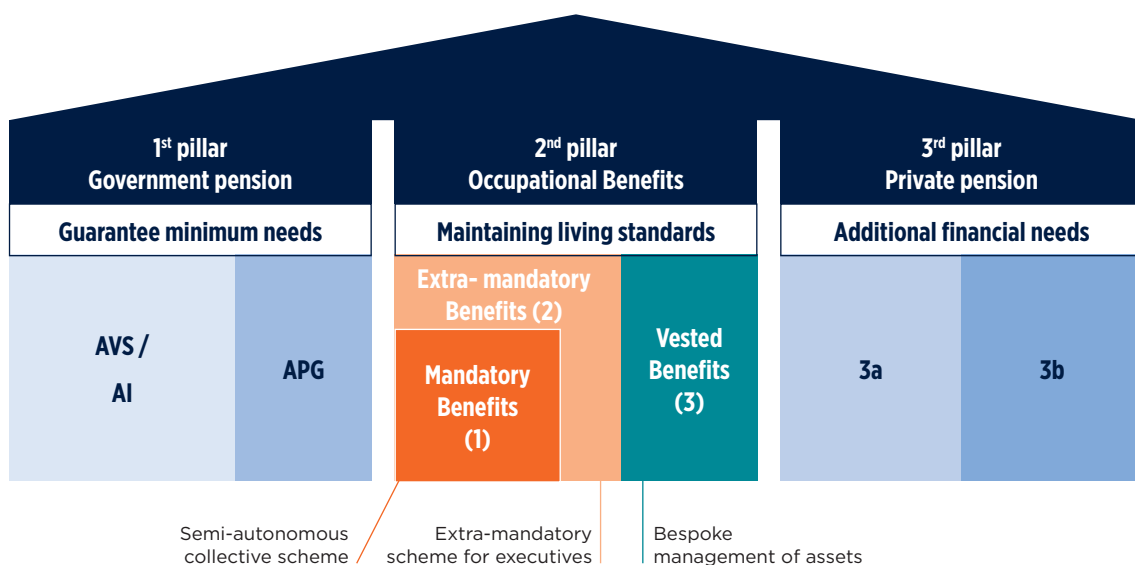


FLEXIBLE SOLUTIONS CUSTOMISED TO MEET OCCUPATIONAL BENEFITS CHALLENGES

OCCUPATIONAL BENEFITS IN SWITZERLAND

In Switzerland, social and occupational welfare is based on three pillars:

- › **1st pillar :**
mandatory state-run social security (old-age/disability/loss-of-earnings insurance), ensuring minimum beneficiary needs.
- › **2nd pillar :**
occupational pension benefits (LPP), mandatory for employees to maintain their standard of living.
- › **3rd pillar :**
optional personal benefit schemes to cover broader needs.



OCCUPATIONAL BENEFITS

Occupational Benefits (2nd pillar) have two levels:

- › **Basic insurance** providing minimum pension and Occupational Benefits in accordance with the LPP law. Both employers and employees are required to contribute.
- › **Additional or «non-mandatory» insurance** cover which is solely at the employer's discretion. The additional cover can be:
 - › combined **or**
 - › separate from the basic plan. (This enables more individualised pension scheme).

CREATION OF AN ADDITIONAL EXTRA-MANDATORY PLAN – 1E

DESCRIPTION

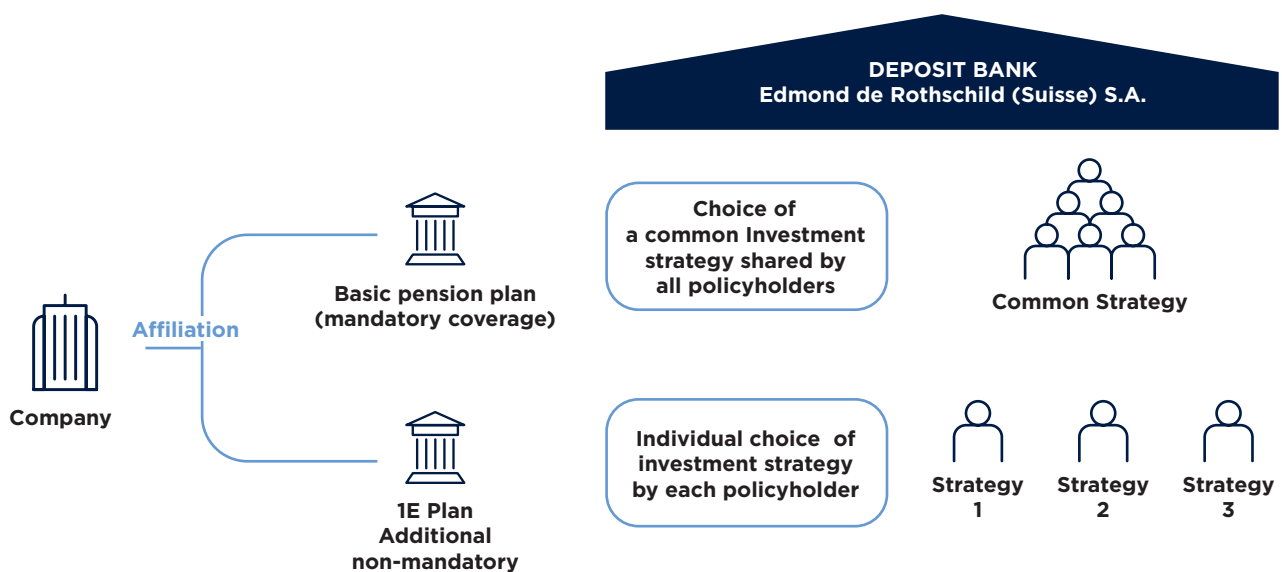
- › Solution for the self-employed, SME and executive officers
- › Affiliation to an extra non-mandatory Pension Fund for Executives
- › Our service provider is a pioneer in the collective extra-mandatory solution

DIFFERENTIATION

- › Flexibility in the choice of Occupational Benefits
- › Can be freely defined, by category, based on the affiliates situation in line with the basic LPP Plan:
 - › Risk premium
 - › Contribution rates
- › A fully transparent solution (return on costs)

BENEFITS

- › Tax efficient
- › Additional buy-back capacity
- › Scheme favouring a lump sum payment on retirement
- › Greater flexibility at retirement age
- › Maintaining Investment strategy upon retirement
- › Free choice of investment strategy
- › Attractive Occupational Benefits Solution for employees





OCCUPATIONAL BENEFITS SOLUTIONS FOR SMES AND SELF-EMPLOYED

Bespoke advisory and flexible solutions

- ▶ The Occupational Benefits solutions offered by Edmond de Rothschild provide self-employed workers, SME's and Senior Executives with flexible, customised management of their retirement savings.

FOR EMPLOYERS

FLEXIBLE SOLUTIONS AND CUSTOMISED ADVICE

- › Solutions for the deployment of the 1e extra-mandatory plan («Bel étage» – extra-mandatory)
- › Choice of the best Partners as service providers of Edmond de Rothschild in the field of Occupational Benefits planning
- › Choice of OPP2 investment strategies compatible with the legal provisions of the LPP

FOR EMPLOYEES

PERSONALISED FOLLOW-UP OF AFFILIATES TO EDMOND DE ROTHSCHILD PARTNER FOUNDATIONS

- › Individual monitoring by a private banker of affiliates from an asset management perspective
- › Tax planning
- › Buy-back of missing years
- › Choice of investment strategy (extra-mandatory)
- › Vested Benefits accounts with bespoke management

FOR LIBERAL PROFESSIONS

CUSTOMISED SOLUTIONS ADAPTED TO THEIR SPECIFIC NEEDS

- › Adequacy and coordination between the basic LPP plan and the extra-mandatory plan (Plan 1e)
- › An independant extra-mandatory individual account for each affiliate
- › Individual follow-up by a private banker of the affiliate from a wealth management perspective
- › Tax-efficient management of all movable assets

VESTED BENEFITS

Flexible, customised management
of retirement savings

ALL CONCERNED

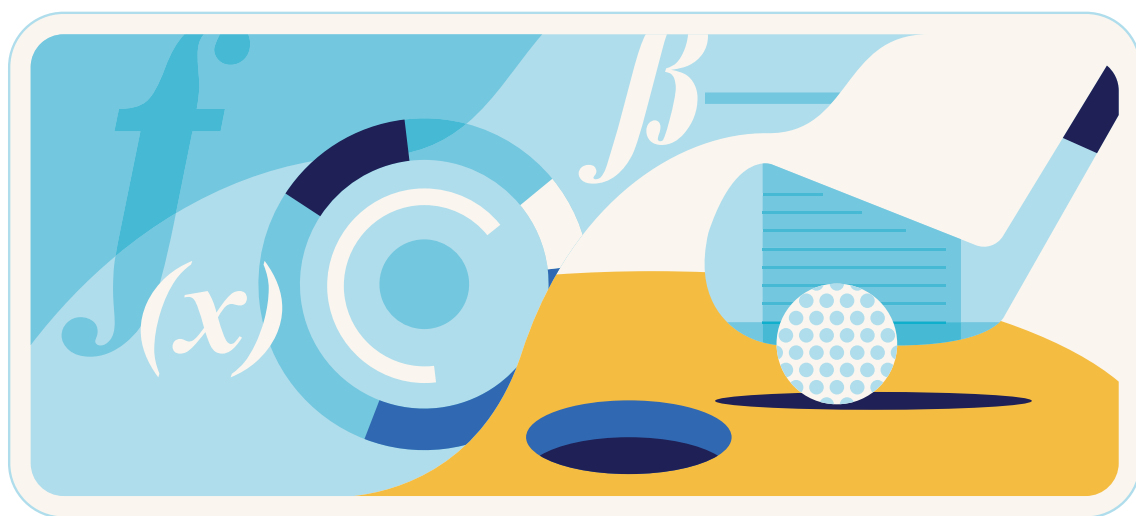
In a rapidly changing economic environment, and in an ever more dynamic working world, some situations require a Vested Benefits solution: occupational mobility, divorce, job changes, early retirements, career interruptions before retirement.

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.

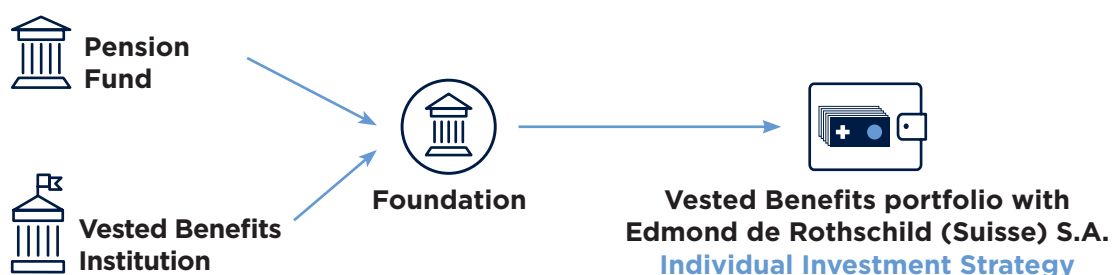
VESTED BENEFITS: THE SOLUTION TO MAINTAIN YOUR PENSION SAVINGS

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 Vested Benefits solutions enable 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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