

## *Retirement Savings Account «Cornèr Terzo Pilastro»*

The Retirement Savings Account “Cornèr Terzo Pilastro” aims at promoting our Clients’ own private pension arrangements through a form of individual saving.

The Retirement Savings Account “Cornèr Terzo Pilastro” offers the following benefits:

- **fiscal advantages:** any pension contributions paid can be deducted from taxable income up to the authorised maximum annual amount (OPP3). This means that the overall tax burden is reduced;
- **rate of interest:** we offer an interest rate of 2.25%, which is highly competitive compared to other Swiss banks;
- **financing of primary home property or repayment of a mortgage:** in order to increase financial resources to buy their own home or to repay an existing mortgage, our Clients can use the retirement credits accrued in the Retirement Savings Account “Cornèr Terzo Pilastro”, without having to wait until the retirement age.

Other advantages include the free of charge management of the account and the possibility of establishing both the frequency and the amount of payments, which can be made on the basis of a recurring payment order given either in hard copy on a paper form or through our online services (payCornèr).

Please contact your Cornèr advisor directly, or send us an e-mail message ([previdenza@cornerbanca.com](mailto:previdenza@cornerbanca.com)) or a fax message (091 800 53 49).

Please complete and send the reply card to the following address: Fondazione Previdenza Cornèr Terzo Pilastro, via Canova 16, 6901 Lugano.

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