



- Your retirement savings and returns are tax-free.
- The lump sum payment is taxed separately from your other income at a reduced rate.
- The difference to the legally permissible maximum amount can be paid into UBS Fisca and can also be deducted from income (maximum annual tax savings).

You can calculate your own tax saving by visiting the website at [www.ubs.com/fisca](http://www.ubs.com/fisca) → Tax savings calculator.

### The dream of owning your own home

Buying your own home involves long-term financial decisions. UBS Fiscalife offers you the following advantages:

- The sum insured can be pledged.
- The retirement savings (up to 90%) can be calculated as part of your personal equity (pledging instead of early withdrawal).
- Your annual contribution (savings component and insurance premium) can be included in the indirect amortization.
- In the event of an insured occurrence, the savings target (sum insured) will be paid out as a lump sum.

### Flexibility and transparency

- Investment strategy: You can change your investment strategy at any time and switch between the different UBS Vitainvest investment funds on offer.
- The savings component and the insurance premiums are clearly shown in the detailed statement of benefits you receive every year.
- Termination: You can choose to terminate the insurance cover with effect from the end of a calendar year with no penalties and continue saving with UBS Fisca.

### Other important information

- The maximum savings target depends on your age, gender and the annual statutory maximum contribution.
- To conclude a UBS Fiscalife policy, you must answer just six health-related questions.
- UBS Fiscalife ends when you reach AHV retirement age or once your savings target is achieved.

### Your benefits at a glance

- The insurance cover can be terminated with effect from the end of a calendar year.
- In the event of an insured occurrence, your savings target (sum insured) will be paid out to you in a lump sum.
- Choice between death/disability risk coverage.
- Your annual contribution (savings component and insurance premium) can be deducted from your taxable income, enabling you to save taxes.
- Custody account maintenance and any changes to the investment strategy are free of charge.
- No policy acquisition or administration costs.

### The UBS Fisca product range

UBS has an extensive retirement savings (pillar 3a) offering:

**UBS Fisca account:** Plan for your retirement and save tax.

**UBS Fisca custody account:** Plan for your retirement, save tax and make investments for the future.

**UBS Fiscalife:** Plan for your retirement, save tax and cover risks.

To determine the best combination of retirement savings for you, please contact us for a consultation – we will be happy to accompany you along the way to a financially secure future.

### Any questions?

For more information, please visit the website at [www.ubs.com/fisca](http://www.ubs.com/fisca) or ask your UBS advisor.

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