

UBS Fisca account.

Plan for your retirement and save tax.

Would you like a pillar 3a pension savings plan that will also allow you to maintain your accustomed standard of living after you retire? While at the same time saving on your taxes every year? And that allows you to benefit now from attractive conditions, or to make an early withdrawal to buy your own home? If so, we can recommend the UBS Fisca account for tax-privileged retirement savings.

What a UBS Fisca account can offer you

The UBS Fisca account is designed for all employed and self-employed persons who pay AHV/IV contributions.

- UBS Fisca accounts offer you a preferential rate of interest.
- You can save as you please – you determine when and how much you want to pay into your UBS Fisca account (up to the maximum amount permitted by law).
- The annual account statement means you have a clear overview.
- Account administration and annual account statements are free of charge.

The maximum annual amount you can pay into a pillar 3a plan by law is 6,566 francs for investors with a LPP pension fund; and 20% of the annual income, up to a maximum of 32,832 francs, for investors without a LPP pension fund.

Saving on your taxes with a UBS Fisca account

- Your annual contributions can be deducted from your taxable income. This means you pay less income tax.
- The pension assets are exempt from wealth tax.
- The interest income is not subject to income tax or withholding tax.
- The pension assets are taxed separately from your other income at a reduced rate on payout.

Example of tax savings with UBS Fisca account

Taxable income		Total tax*		Tax savings for you
without Fisca	with Fisca	without Fisca	with Fisca	
CHF 80,000	CHF 73,434	CHF 11,744	CHF 10,089	CHF 1,655
CHF 100,000	CHF 93,434	CHF 17,012	CHF 15,209	CHF 1,803

Calculation assumptions: employee with LPP pension fund, contribution of 6,566 francs, male, married, born in 1974, no children, living in Olten, canton of Solothurn, Protestant. Spouse also Protestant.

* Federal, cantonal, municipal, church (tax rates from 2008)

You can calculate your own contributions by visiting www.ubs.com/fisca → Tax savings calculator.

Withdrawal options

The capital on a UBS Fisca account is blocked by law until five years prior to reaching AHV retirement age. However, early withdrawals can be made in the following cases:

- to finance the purchase of your own home,
- to amortize mortgage loans on your own home,
- to start your own business,
- if you leave Switzerland permanently,
- to buy into a pillar 2 retirement benefit plan,
- if the person in question draws a full disability pension under the Swiss Disability Insurance scheme, and the risk of disability is not insured.

Partial withdrawals are possible up to five years prior to reaching AHV retirement age for buying into a pillar 2 retirement benefit plan and financing the purchase of your own home (every 5 years).

Using your retirement savings to finance buying your own home

The possibility of making early withdrawals of UBS Fisca funds to acquire your own home or to amortize mortgage loans, for example, means the UBS Fisca account is also extremely appealing to younger investors.

Other attractive possibilities for financing the purchase of your own home are pledging your retirement savings or using the annual contribution to indirectly amortize your mortgage.

Your benefits at a glance

- With a UBS Fisca account, you enjoy a preferential rate of interest.
- The annual contributions can be deducted from your taxable income, thus generating a corresponding tax saving.
- You are flexible and free, because you yourself determine when you pay into your account and how much (up to the maximum amount permitted by law).
- No mandatory contributions.
- Account maintenance free of charge.

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 or ask your UBS advisor.

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