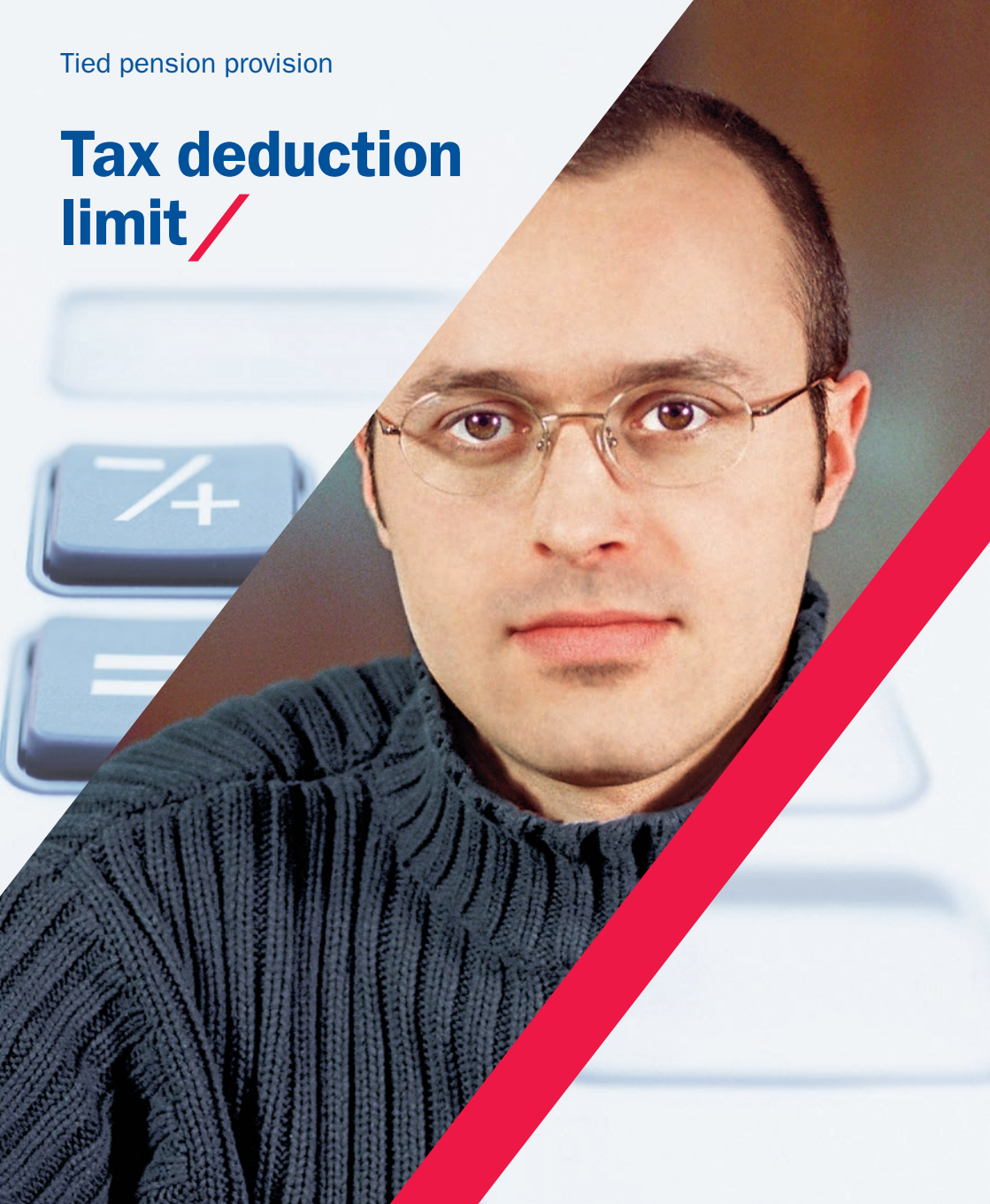


Tied pension provision

# Tax deduction limit /



# Don't give away your tax advantages /

Get the most out of your tied pension (Pillar 3a) and utilize the full potential of the tax deduction limit. Doing so will allow you to benefit from attractive tax savings.

## Adjustment recommended

You can deduct your contributions to your tied pension provision from your taxable income. Every two years, the federal government determines the maximum in contributions you can deduct from your income tax. In any case, it makes sense to adjust your pension regularly to the current deduction limit because there are always advantages to be gained:

- Maximum tax savings (a twofold benefit for working couples)
- Improved risk protection
- Additional pension capital

## Current limits

- CHF 6,768 for employed persons
- CHF 33,840 for self-employed persons without a pension fund

### Please note:

You can benefit from tax advantages only if you make the adjustment and pay the premium before December 31.



## Calculating your savings

### Employee

#### Family with two children living in Lucerne, no church tax

Taxable income	CHF 80,000
Total tax burden without paying into a tied pension plan (Pillar 3a)	CHF 9,664
Total tax burden when paying the current tax deductible amount of CHF 6,768 into a tied pension plan (Pillar 3a)	CHF 8,360
<b>Total annual tax savings when fully utilizing the maximum tax deduction limit</b>	<b>CHF 1,304</b>

### Self-employed persons without pension fund

#### Family with one child living in Zurich, no church tax

Taxable income	CHF 170,000
Total tax burden without paying into a tied pension plan (Pillar 3a)	CHF 32,719
Total tax burden when paying the current tax deductible amount of CHF 33,840 into a tied pension plan (Pillar 3a)	CHF 21,835
<b>Total annual tax savings when fully utilizing the maximum tax deduction limit</b>	<b>CHF 10,884</b>

Calculation based of 2017. All details without guarantee.

**Pension and insurance matters demand individual attention.  
AXA shows you fresh alternatives and delivers relevant solutions.**

**Arrange for an advisory meeting without obligations still today.**

This document is for information purposes only and not binding.

AXA Winterthur  
General-Guisan-Strasse 40  
P.O. Box 357, 8401 Winterthur  
24-hour telephone: 0800 809 810  
AXA Life Ltd

[www.axa.ch](http://www.axa.ch)  
[www.myaxa.ch](http://www.myaxa.ch) (client portal)

