



Caisse de pensions
des interprètes et traducteurs de conférence

**Are you a freelance translator or interpreter?
Will you be able to afford to retire? What if you fall ill or become disabled?
The Caisse de pensions des interprètes et traducteurs (CPIT) is the answer!**

Many free-lance language professionals start to think about retirement too late in their careers, subscribe to schemes that do not suit their needs, or set aside too little to ensure a reasonable income after retirement.

Why then choose the CPIT?

- Because the CPIT offers excellent benefits, in particular especially attractive, individualized capital-to-income conversion rates.
- Because it includes an insurance cover in the event of disability following sickness or accident, with the payment of a disability benefit; in addition, the Fund continues to pay the contributions of disabled members until their retirement.
- Because the CPIT offers you a degree of flexibility that is particularly suited for free-lance work. You decide for yourself how much you want to pay in and at what age you want to retire.
- Because the CPIT is governed by Swiss occupational pension legislation (Swiss 2e pilier) but is open to people of all nationalities, no matter where they live and work, and because it is also recognized by both the United Nations system and the European and coordinated organizations.
- Because the CPIT is managed by colleagues, absolutely openly, with no red tape and no intermediaries. You can be sure that any profits the Fund makes are returned to the members in the form of interest paid on individual accounts and replenishment of the statutory reserves.
- Because, contrary to what happens with an investment fund, only the interest paid on your accrued savings – and not the savings themselves – are affected by year-to-year market volatility.

Find out more!

www.cpit.ch