



Occupational benefits, vested benefits,
securities-based saving

Overview of pension assets

If all or part of the pension assets with the Swisscanto Vested Benefits Foundation are invested in securities, you will receive an annual statement of assets from us at the beginning of January. For transactions carried out during the year, you will receive an additional, updated statement.

The overview of the pension assets informs you about the amount of your assets and provides details of the securities products in which you have invested.

The following explanations will help you to better understand the information in your overview of pension assets. The information shown here is a sample overview. Your personal overview may not include all the information shown in the sample and may contain different amounts and securities products.

If you have any questions, the Swisscanto Vested Benefits Foundation team will be happy to help on 058 280 1155 or by e-mail at fzs@swisscanto-stiftungen.ch.



Swisscanto

Stiftungen/Fondations/Fondazioni

**Postal address**

Swisscanto Foundations
P.O. Box 99
8010 Zurich

At your disposal

Swisscanto Vested Benefits Foundation
St. Alban-Anlage 26, Basel

Confidential
John Example
Musterstrasse 12
4002 Basel

1 Overview of pension assets
01.01.20XX to 31.12.20XX

2 Intermediary cantonal bank: 000000 Cantonal Bank XY
Vested benefits account: 0000
Vested benefits safekeeping account: 0000

Dear Mr. Example

We are pleased to enclose your overview of pension assets as for the 31 December 20XX.

Under Swiss law, pension assets, including any income from the "2nd Pillar", are tax-exempt until they are paid out. If you have any questions, please contact your tax authority.

Yours sincerely,

Swisscanto Vested Benefits Foundation of the Cantonal Banks
Managing company: Helvetia Swiss Life Insurance Company Ltd

Form without signature

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 Swisscanto Foundations
 P.O. Box 99
 8010 Zurich

Retirement account statement as for the 31 December 20XX

3 Overall summary

in CHF

Securities no	Security	Number	Purchase price in CHF	Current price in CHF	Market value in CHF	Valued on
	Cash				4 055.39	
23805195	SwC BVG 3 Responsible Portfolio 15 RT	137.288	197.46	215.00	29 516.92	31.12.20XX
Total					33 572.31 *	

3b

*of which the LOB portion in CHF 10 705.89

4 Vested benefits statement for vested benefits account 0000

in CHF

Date	Transaction	Value date	Debit CHF	Credit CHF	Current balance CHF	Comments
	Balance carried forward	01.01.20XX		4 209.14	4 209.14	
07.11.20XX	Administrative fee	30.11.20XX	42.80		4 166.34	
07.11.20XX	Service fee	30.11.20XX	128.30		4 038.04	
31.12.20XX	Interest	31.12.20XX		17.35	4 055.39	
Balance as at 31.12.20XX					4 055.39	

Vested benefits safekeeping account statement 0000

Description: SwC BVG 3 Responsible Portfolio 15 RT

in CHF

Date	Transaction	Value date	Debit CHF	Credit CHF	Current balance CHF	Comments
	Balance carried forward	01.01.20XX		27 594.89	27 594.89	
31.12.20XX	Unrealized gain	31.12.20XX		1 922.03	29 516.92	
Value as at 31.12.20XX					29 516.92	

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Notes on the overview of the pension assets

- 1** The overview of pension assets refers to the time period indicated. The annual statement is issued for the period from January 1 or from the initial investment date to December 31 of the relevant year.
- 2** The number of the intermediary cantonal bank as well as the vested benefits account or safekeeping account are relevant for processing. Please have these ready when making enquiries.
- 3** The overall summary lists the assets available at the current time. This includes both the pension assets that are not invested (cash), and the invested pension assets (number of units multiplied by the current price shown).
- 3a** The securities number can be used to unambiguously identify the securities product.
- 3b** The LOB portion is the statutory portion of the pension assets. This is a calculated value that must be stated for the second-pillar assets in accordance with the law.
- 4** The vested benefits account balance shows the pension assets that are not invested. Interest is paid on this part of the assets upon termination of the safekeeping account or at the end of the year. For statements issued during the year, the interest included is the interest that has accrued but not yet been posted. The administrative fee and the service fee are set out in Art. 4 of the cost regulations. They are debited on November 30 or as of the exit date.
- 5** The safekeeping account shows the change in value from the end of the previous year to the sale of the securities or to the end of the year. Where securities have been sold, the corresponding realized gain or loss is shown. In contrast, the overview of pension assets shows the unrealized gain or loss at the end of the year. This is purely a valuation adjustment based on the securities prices at the end of the year and is therefore not a gain or loss that has been actually realized.

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