



Securities savings with the Swisscanto Vested Benefits Foundation

What is securities savings?

With securities savings, part or all of your pension assets are invested in investment groups. These groups are subject to the strict rules and regulations set down in Art. 53 et seq. of the Ordinance on Occupational Old-Age, Survivors' and Invalidity Pension Provision – also known as OPO 2. Securities savings is an attractive alternative to nominal-value investments and offers the opportunity to earn higher returns.

What options do we offer?

Eight investment groups of the Swisscanto Investment Foundation, each with its own particular risk profile, are available. Consult with your Cantonal Bank advisor to find out which of them is best suited to your situation.

Who can opt for securities savings?

Securities savings is an option available to all policy holders who live in Switzerland. For further details, please consult the Swisscanto Vested Benefits Foundation's securities savings regulations, which can be found on our home page under "Legal documents".

When is securities savings a sensible choice?

By law, you are obliged to transfer your pension assets to your new employee benefit institution. As that also applies to the portion of your pension assets invested in securities savings, those assets have to be liquidated before they can be transferred. That is why we recommend securities savings especially in cases where a long investment horizon is likely.

What advantages does securities savings offer?

It can potentially increase your investment returns, but also involves price and investment risks. Past performance offers no guarantee of future returns. Your pension advisor at the Cantonal Bank can provide you with detailed advice on this issue.

What fees are charged with securities savings?

With securities savings, the foundation charges an annual fee of 0.6% on the account balance. That includes the cost of managing the securities (0.15%) as well as the cost of the services provided by the Cantonal Banks (0.45%).

TER costs

TER (total expense ratio) costs are debited from each product's performance. As they are charged directly to the product, they are already deducted from the reported performance.

Who can you get advice from if you are interested in securities savings?

Your advisor at the Cantonal Bank will perform a risk analysis with you and help you to choose the appropriate investment group.

Swisscanto Investment Foundation (SwC IF)

In matters related to securities savings, we at the Swisscanto Vested Benefits Foundation work together with the Swisscanto Investment Foundation, one of Switzerland's largest and best-known investment foundations. Its task is to collectively manage the assets entrusted to it by over 900 Swiss pension funds and employee benefit institutions. Investment foundations form part of the 2nd pillar, meaning that, as an investor, you can rely on their strict compliance with the OPO 2 regulations governing the investment of pension assets.

You will find further information along with the SwC IF's product sheets here:

products.swisscanto.com/products

Path: → country "Switzerland" / customer segment "Private investors" → "Pension private" → Select a fund and click on "Factsheet".

We offer you the following investment groups:

• **Swisscanto BVG 3 Responsible Portfolio 10 RT**

This investment group pursues a strategy aimed at high regular income. The shares of bonds (75%), real estate (15%) and equities (10%) contribute to the diversification of risk and to increasing the income potential (TER*: 0.73%).

This product is suitable for investors who have at least a short-term investment horizon.

• **Swisscanto BVG 3 Responsible Portfolio 25 RT**

This investment group pursues a balanced investment strategy; apart from regular income, it aims to generate income from capital gains on equity investments. Equities account for 26% of the portfolio on average, bonds for around 59% and real estate for 15% (TER*: 0.61%).

This product is suitable for investors who have at least a medium-term investment horizon.

• **Swisscanto BVG 3 Responsible Portfolio 45 RT**

This investment group pursues a strategy aimed at asset growth. Equities account for 45% of the portfolio on average, bonds for around 40% and real estate for 15% (TER*: 0.65%). This product is suitable for investors who have at least a medium-term investment horizon.

• **Swisscanto BVG 3 Responsible Portfolio 75 RT**

This investment group pursues a strategy predominantly oriented towards potential capital growth through equities, supplemented by capital returns from bonds. It has been designed as a "fund of funds" (umbrella fund) and can invest up to 100% in collective investment instruments.

Important note: The equities share of this investment group exceeds the statutory 50% limit (Art. 55 OPO 2). It is suitable only for investors with corresponding risk capacity and appetite. The risk of loss is higher than with conventional pension solutions (TER*: 0.90%).

• **Swisscanto BVG 3 Sustainable Portfolio 45 RT**

This investment group has holdings in equities and bonds. The focus is on enterprises and bond issuers that comply with the principles of ecological and social sustainability. Equities account for 25–50% of the portfolio. The broad diversification of equities and bonds reduces the investment risk in comparison with that of investment in a single asset (TER*: 0.73%).

This product is suitable for investors who have at least a medium-term investment horizon.

• **Swisscanto BVG 3 Responsible Life Cycle 2025 RT**

This investment group invests in equities, bonds and real estate. The strategic share of equities is set at 45% until ten years before the target date of 2025. After that, equities are systematically replaced by more stable forms of investments, such as bonds and real estate. Once the target date is reached, the investment group is invested solely in bonds and real estate (TER*: 0.57%).

This product is suitable for investors who have at least a medium-term investment horizon.

• **Swisscanto BVG 3 Index 45 RT**

This investment group pursues a strategy aimed at asset growth. Equities account for 45% of the portfolio on average and bonds for 55% (TER*: 0.40%).

This product is suitable for investors who have at least a medium-term investment horizon.

• **Swisscanto BVG 3 Responsible Portfolio Protection RT**

This investment group invests in equities, bonds and money market instruments worldwide. Its target volatility is 5% for the whole portfolio of assets. The weighting of individual asset classes may be adjusted in line with the changing volatilities of individual investments, but the share of equities is limited to a maximum of 50% and that of foreign currencies to a maximum of 30% (TER*: 0.73%).

This product is suitable for investors who have at least a medium-term investment horizon.

* The TER figure for each investment group corresponds to that of the latest full financial year. There is no guarantee that similar figures will be achieved in future.

Your Cantonal Bank advisor will be happy to provide you with further information on securities savings.

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