

Risks and costs of investment strategies

A key feature of the 1e pension solution is that insured persons can choose their own investment strategy within the given investment products. „1e“ refers here to Article 1e of the Occupational Pension Ordinance (OPO 2 Art. 1e) that describes the possibility of choosing investment strategies.

Under the law (VBA Art. 19a (2)), the pension scheme is obliged to inform the insured members about the risks and costs of the investment strategies. The insured person must confirm in writing that they have received this information. We provide all information on an investment product (including costs) through factsheets. You have access to the factsheets on current and future investment products on our website (www.swisscanto-1e.ch) or via the SP6 1e (Login for insured persons) web portal. The reported costs are not charged separately but are included in the purchase or sale price.

The investment products that you can choose from in the web portal SP6 1e are divided by risk class. You can compare these risk classes with your risk profile. The risk profile is determined by a questionnaire that you complete (or have already completed) during your first visit. If necessary, you can complete the questionnaire again at any time to redefine your risk profile. Depending on your situation – at present or in view of foreseeable changes (e.g. retirement, divorce, advance withdrawal to finance residential property, etc.) – it is a good idea to review the selected investment strategy from time to time. The outcome of an updated risk assessment may lead to a change in investment strategy.

The risk profile does not determine the potential choice of investment products! You can always choose from all investment products regardless of their risk class. Should you select an investment strategy with an equity component of more than 50%, the exposure pursuant to Art. 50 para. 4 BVV 2 will be higher than for traditional investment strategies subject to the category limits of Art. 55 BVV 2. This will result in higher fluctuations in value.

I hereby acknowledge that I have received information on the costs and risks of an investment strategy through factsheets and that I have access to them via the SP6 1e (Login) web portal. I also acknowledge that there may be losses as well as gains with every investment strategy, which must be borne by me. There is no solidarity in terms of investment risk and there is no claim to minimum interest or to a nominal value guarantee. The investment strategy can only be changed after the Foundation has received this signed form. Until then, the funds will remain invested in the low-risk strategy.

Insured person:

First name

Surname

Place, date

Signature

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