Flex Pension Fund
Your transparent and flexible pension fund solution

Bespoke solutions for flexible 2nd pillar plans for managers (OPA)

The entry into force of the revised Swiss Occupational Pensions Act (OPA) on 1 January 2006 entailed certain changes in connection with the flexible structuring and management of pension fund assets (‘extra-mandatory’ assets, i.e. above the statutory minimum).

Potential for tax optimisation through voluntary contributions

Staggered strategic voluntary contributions to a pension fund can in themselves already aid tax optimisation. Particularly in the case of a high personal marginal tax rate and income, this is a key factor when it comes to improving returns.

Risk benefits

Depending on their circumstances, the individual groups of members within a company may have different needs and expectations when it comes to pension provision. Within these groups, the risk benefits and savings contributions can be defined individually as required. In particular, given that the insurance premiums applied depend on the sector, this is, as a rule, reflected in much lower risk premiums.

Suitability / basis

– Occupational pension solutions for executives, members of senior management, and managerial staff
– For companies seeking a new comprehensive 2nd pillar solution with basic insurance and individualised pension options for management
– Pensionable salary of at least CHF 126,900
– Requires Executive Board decision

Investment guidelines

The portfolio is managed within the OPO2 guidelines and tailored individually and independently to your personal risk profile / capacity.

Investment strategies

With this far-sighted and tax-optimised pension solution you can choose your strategy to provide for your family and partner and give them security, while at the same time enjoying a high degree of transparency and flexibility. Active management with a fund-of-funds and best-in-class approach is part of the concept. You can also keep a close eye on the contents of the portfolio and their performance. The aim is to achieve asset appreciation over the medium term while keeping volatility as low as possible.

Pension +15

- Liquidity 3%
- Bonds 72%
- Equities 12%
- Alternative investments 3%
- Real estate 10%
- Total 100%

Pension +25

- Liquidity 3%
- Bonds 60%
- Equities 21%
- Alternative investments 4%
- Real estate 12%
- Total 100%

Pension +45

- Liquidity 3%
- Bonds 37%
- Equities 38%
- Alternative investments 7%
- Real estate 15%
- Total 100%
### Investment volumes

<table>
<thead>
<tr>
<th>Investment volume</th>
<th>Strategy</th>
<th>Equity weighting</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to CHF 1,000,000</td>
<td>Pension +15</td>
<td>max. 25%</td>
</tr>
<tr>
<td></td>
<td>Pension +25</td>
<td>max. 40%</td>
</tr>
<tr>
<td></td>
<td>Pension +45</td>
<td>max. 60%</td>
</tr>
<tr>
<td>from CHF 1,000,000</td>
<td>Pension Flex individual</td>
<td>max. 60%</td>
</tr>
</tbody>
</table>

### Investment horizon

- Pension +15: 3 to 5 years
- Pension +25: 5 to 8 years
- Pension +45: 8 years and more

### Risk tolerance

- Pension +15: low
- Pension +25: medium
- Pension +45: high

### Your benefits

- **Taking individual responsibility for your 2nd pillar solution**
- **Cost transparency**
- **Tax-exempt interest and dividend income**
- Every member can choose their own individual investment strategy
- No cross-subsidies, no shortfall in cover, no obligation to make additional capital contributions
- The strategy can be changed quickly and simply, e.g. in line with a change in your risk profile
- Bespoke structuring of the insurable benefits (old age, death and disability)
- Tax-optimised voluntary contributions to pension fund
- The foundation’s registered office is in Canton Schwyz, which offers tax advantages if the member subsequently emigrates
- Personal contact partner

### Risks

- Negative annual returns cannot be ruled out
- In particular, corrections on the equity markets, interest-rate rises and exchange-rate movements can have a negative impact

### Partners

**Retirement savings foundation**

Schwyz-based Liberty Flex Invest Foundation is an independent and autonomous foundation pursuant to Art. 80 et seqq. of the Swiss Civil Code. The foundation’s purpose is to provide extra-mandatory occupational pension benefits to companies and employees, as well as insurance cover for the risks of old age, death and disability.

**Asset manager**

Privatbank IHAG Zürich AG