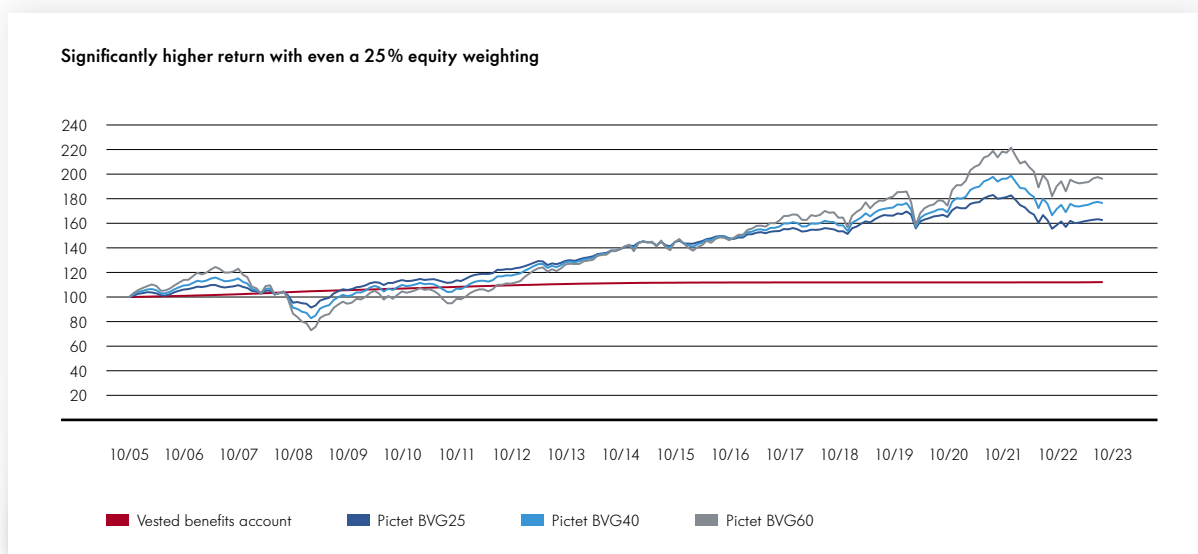


# Optimise tomorrow's standard of living with ZugerKB Investment Advisory Vested Benefits

Outside the 2nd pillar, pension fund assets can be invested in a vested benefits account or – with a longer investment horizon – in securities. Investments in securities give you a wide range of additional benefits.



A long-term comparison shows that with an equity portion of even 25% (dark blue line), investing in securities is superior to a vested benefits account (red line). With an even higher equity weighting the return potential increases further, although price fluctuations will likewise increase. Due to the typically long investment horizon of pension products, securities are ideal for longer-term investment of vested benefits capital, as major equity market fluctuations are smoothed out.

**Diversification:** Thanks to the spread of pension assets across various asset categories such as equities, bonds, and even real estate and commodities, as well as different sectors, companies and currencies, you can reduce your investment risk and give it a broader base.

**Advisory service:** Your advisor will support you in selecting the investment instruments. As part of this process, the opportunities and risks of securities investing are weighed up on the basis of your personalised investor analysis.

**Protection for investors:** Investments in the pension area constitute special assets and do not form part of the bankruptcy assets in the event of the issuer's insolvency. As they are regulated investment instruments, they are monitored by the responsible supervisory authority.

**High liquidity:** You can sell your fund units at any time and deposit the proceeds into your new pension fund or have them credited to your vested benefits account. In certain circumstances, this is also possible if you are drawing your vested benefits capital due to a definitive move away from Switzerland to a non-EU/EFTA country or if you become self-employed. In the event of retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.

### Make sure you are aware of the risks

For all their benefits, investments in securities also entail risks such as possible losses. It is therefore important to weigh up the opportunities and risks prior to making any investment.

# Generate higher returns with ZugerKB retirement savings funds

**Our retirement savings funds are an attractive solution for investing pension assets profitably over the long term.**

## **Advantages of ZugerKB retirement savings funds**

- The retirement savings funds reflect our investment strategy "Made in Zug".
- Choose between the "Conservative" and "Balanced" strategies, in keeping with your risk tolerance.
- The dynamic structuring of the portfolio adapts to the prevailing interest rate and growth environment (strategic equity weighting varies in line with Zuger Kantonalbank's outlook).
- Index-based (passive) investing is transparent for you and benefits from low indirect costs.
- We pursue an open architecture approach whereby external funds/ETFs are selected according to the "best-in-class" approach (no conflicts of interests).
- In the event of retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.

## **The risks at a glance**

- As an investor you must bear in mind that the value of any investment may fall as well as rise.
- Investment funds are subject to security-specific market risks (volatility), as well as country, currency and liquidity risks.
- You can find further information on the risks of investment funds in the Swiss Bankers Association's brochure "Risks Involved in Trading Financial Instruments".

## **Terms and conditions for ZugerKB Investment Advisory Vested Benefits**

For information on the terms and conditions for the ZugerKB Investment Advisory Vested Benefits advisory solution, please refer to our brochure "Terms and conditions in the pension business".

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### **Legal disclaimer**

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