

## New investment instructions / reallocation

**Client number**

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**Policyholder**

First name, last name

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Street, no.

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Postcode, town

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Country

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Date of birth

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Marital status

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**Social insurance no. (AHV)**

7 5 6 .  .  .

Telephone number (for requests for clarification)

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E-Mail address

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Your pension fund assets in the vested benefits custody account are invested in securities. Such investments offer greater potential returns over the long term than the vested benefits account, but are subject to fluctuations in value and are therefore associated with greater risks.

### Determination of the personal investment and risk profile

In order to determine your individual investment and risk profile, please complete the following questionnaire.

#### Investment and risk profile questionnaire

##### Risk capacity

Risk capacity refers to your ability to withstand financial losses without any noticeable impact on your standard of living.

##### 1. Knowledge and experience

What services, products and financial instruments are you familiar with and already have experience of?

Services and products

- |  |  |
|--|--|
| <input type="radio"/> Asset management mandates    | <input type="radio"/> Qualified life insurance products  |
| <input type="radio"/> Investment advisory mandates | <input type="radio"/> Foundation products (vested benefits foundation and 3a employee benefits foundation) |

Financial instruments

- |  |   |
|--|---|
| <input type="radio"/> Money market instruments                       | <input type="radio"/> ETF                                     |
| <input type="radio"/> Bonds, convertible bonds                       | <input type="radio"/> Investments in the raw materials sector |
| <input type="radio"/> Investments in foreign currency                | <input type="radio"/> Alternative investments                 |
| <input type="radio"/> Collective investments (investment funds etc.) | <input type="radio"/> Certificates and structured products    |
| <input type="radio"/> Equities                                       | <input type="radio"/> Warrants, financing transactions        |

##### 2. Investment rhythm

Which investment/divestment rhythm do you prefer?

- |   |    |
|---|----|
| <input type="radio"/> Regular investment  | 10 |
| <input type="radio"/> One-time investment | 5  |
| <input type="radio"/> Withdrawal plan     | 0  |

### 3. Investment horizon

The investment horizon is the time period for which you are able to invest the assets from this point in time without having to draw on them.

For how long do you expect to be able to invest your money?

- 0 to 4 years
- 5 to 7 years
- 8 to 11 years
- 12 years and over

### 5. Financial liabilities

How high are your current and foreseeable future financial liabilities (e.g. rent, mortgage, leasing costs, health insurance and maintenance payments etc.) per month?

- Less than CHF 2 000 4
- CHF 2 000 to CHF 4 000 3
- CHF 4 000 to CHF 6 000 2
- CHF 6 000 to CHF 8 000 1
- Over CHF 8 000 0

### 7. Reserves

How high are your liquid savings for emergencies without the intended investment?

- No reserves 0
- 1 to 2 months' income 3
- 3 to 6 months' income 6
- More than 6 months' income 9

### Risk appetite

Risk appetite comprises the client's personal willingness to take risks and accept possible losses.

### 9. Investment objective

What is your aim in the investment of fund assets?

- The invested capital is to be preserved. 0
- The invested capital is to consistently increase and I am prepared to accept the associated risk of loss. 3

### 10. Risk

Investments with a higher expected return also entail a higher expected risk.

- I prefer investments which involve a relatively low level of risk. The return is not a priority for me. 1
- I am willing to accept a slightly higher risk for the prospect of a moderate return. 2
- I aim for higher returns and am willing to accept a higher degree of risk to achieve them. 3
- I am looking for maximum returns and tolerate high risks. 4

### 4. Income

How much is your regular gross income per month from employment / self-employment, rental income, investment income and pensions, etc.?

- Less than CHF 4 000 0
- CHF 4 000 to CHF 6 000 1
- CHF 6 000 to CHF 8 000 2
- CHF 8 000 to CHF 10 000 3
- Over CHF 10 000 4

### 6. Monthly savings contribution

Taking into account the income you have just entered and your financial commitments, how much can you put aside each month over the next 24 months?

- Less than CHF 250 0
- CHF 250 to CHF 499 3
- CHF 500 to CHF 749 6
- CHF 750 to CHF 1 000 9
- Over CHF 1 000 12

### 8. Assets

How high are your freely available assets without the intended investment?

- Less than CHF 50 000 0
- CHF 50 000 to CHF 99 999 3
- CHF 100 000 to CHF 250 000 6
- Over CHF 250 000 9

### 11. Risk behaviour

You suffer a temporary loss of 15%. How do you react?

- I cannot tolerate a temporary loss, I sell everything. 0
- I am very disturbed by the loss but don't do anything initially. 1
- I can accept the loss for the time being. 2
- I invest long term; thus I accept such fluctuations, and may even make additional purchases. 3

## Assessment of individual investment and risk profile

		Points		
<b>Risk capacity</b>			<b>Investor and risk profile:</b>	
Total questions 2, 4-8	<input type="text"/>		<input type="text"/>	
Investment horizon	<input type="text"/>		<input type="text"/>	
<b>1. Interim Result</b>		<input type="text"/>		
<b>Risk appetite</b>			<b>Overview of investment strategies</b>	
Total questions 9-11	<input type="text"/>		Low-risk	No offering
			Security-oriented	BVG-Mix (Index) 15, BVG-Mix (Index) 25
			Balanced	BVG-Mix (Index) 35, BVG-Mix (Index) 45
			Growth-oriented	BVG-Mix (Index) 75
			Dynamic	BVG-Mix (Index) 75
<b>2. Interim Result</b>		<input type="text"/>		

## New investment instructions with reallocation

Change the investment strategy in line with the investment instructions below.

Investments no longer maintained will be sold and the sales proceeds invested in accordance with the new investment instructions. This cannot be implemented simultaneously. Reinvestment in the newly selected security can only take place once the divestment has been completed and the proceeds of sale have been determined. There is a separate implementation deadline for divestment and reinvestment.

The undersigned policyholder selects the following investment strategy for their pension plan savings:

	<u>Swiss Life BVG-Mix</u>	<u>Swiss Life BVG-Mix Index</u>
(Average of 15% equities)	<input type="radio"/> Swiss Life BVG-Mix 15 (ISIN CH0015649657)	<input type="radio"/> Swiss Life BVG-Mix Index 15 (ISIN CH1376605189)
(Average of 25% equities)	<input type="radio"/> Swiss Life BVG-Mix 25 (ISIN CH0012456015)	<input type="radio"/> Swiss Life BVG-Mix Index 25 (ISIN CH1376605205)
(Average of 35% equities)	<input type="radio"/> Swiss Life BVG-Mix 35 (ISIN CH0012456064)	<input type="radio"/> Swiss Life BVG-Mix Index 35 (ISIN CH1376605221)
(Average of 45% equities)	<input type="radio"/> Swiss Life BVG-Mix 45 (ISIN CH0012456072)	<input type="radio"/> Swiss Life BVG-Mix Index 45 (ISIN CH1376610353)
(Average of 75% equities)	<input type="radio"/> Swiss Life BVG-Mix 75 (ISIN CH0435830028)	<input type="radio"/> Swiss Life BVG-Mix Index 75 (ISIN CH1376610379)

The percentage share of the pension plan savings changes due to the different returns on the account balance and investments. There will be no automatic reallocation.

## General information

### Issue and surrender of BVG-Mix units

Mandates from the policyholder to the Independent Vested Benefits Foundation Schwyz for the issue and surrender of units in investment groups can be issued at any time. The Independent Vested Benefits Foundation Schwyz usually issues the corresponding investment or divestment orders to the Swiss Life Investment Foundation at least once a week. The deadlines set out in the regulations of the Independent Vested Benefits Foundation Schwyz apply for the implementation of investment or divestment orders. The issue or surrender price corresponds to the price calculated by the Investment Foundation on the valuation date and is determined by the net asset value per unit. Fees and expenses are charged in accordance with the relevant current list of fees.

### Risks

The undersigned policyholder hereby confirms that he/she is aware of the features and risks of the vested benefits account/custody account and the associated investments and investment strategies, in particular the fact that the value of the investments may move up or down irrespective of past results and that investments in foreign currencies entail additional risks.

The policyholder acknowledges that an investment strategy with a higher equity exposure means higher expected returns, but is also associated with higher risk and potentially greater fluctuations in value. Investment strategies with a lower equity exposure, on the other hand, are lower risk but are also associated with lower expected returns. The policyholder also acknowledges that the Swiss Life Investment Foundation's BVG-Mix 75 and BVG-Mix Index 75 investment groups have an equity exposure of up to 85% and are therefore higher risk than investment strategies with a lower equity exposure. Any selection of the BVG-Mix 75 or BVG-Mix Index 75 investment group is contrary to Art. 55 of the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2/OPP 2) and constitutes a supplement to the investment options within the meaning of Art. 50, cl. 4 of this ordinance.

The policyholder hereby declares that he/she has selected the investments/investment strategies in consideration of his/her investment and risk profile and in particular his/her income and financial situation, liquidity reserves, knowledge of securities and investment objectives.

By signing this document, the policyholder confirms that they are making the change to their investment instruction in awareness of the above assessment of their individual investment and risk profile and that they have taken note of and accept the applicable list of fees. The current list of fees is available at [www.uvzh.ch](http://www.uvzh.ch). The Independent Vested Benefits Foundation Schwyz reserves the right to amend the list of fees at any time.

\_\_\_\_\_  
Place, date

\_\_\_\_\_  
Signature of policyholder

*Please send to Independent Vested Benefits Foundation Schwyz, p.a. Swiss Life Wealth Management Ltd, Service Center, General-Guisan-Quai 40, P.O. Box 8022 Zurich*

All information on the processing of personal data and the processing purposes involved can be found in the **data protection consent form**, the latest version of which is available at any time at [www.swisslife-wealth.ch/en/dse-fz](http://www.swisslife-wealth.ch/en/dse-fz) or at the following address: Independent Vested Benefits Foundation Schwyz, p.a. Swiss Life Wealth Management Ltd, Service Center, General-Guisan-Quai 40, P.O. Box 8022 Zurich.