



# J. Safra Sarasin

## Application to open a J. Safra Sarasin Pillar 3a account/ securities investment mandate

To be completed and **signed** by the pension fund member and forwarded to the J. Safra Sarasin Pillar 3a Foundation:

☐ Mr ☐ Ms

☐ 2<sup>nd</sup> account (if the member already has a Pillar 3a account with us)  
☐ 3<sup>rd</sup> account (if the member already has two Pillar 3a accounts with us)

Surname	_____	Street/no.	_____
First name	_____	Postcode/town	_____
Date of birth	_____	Marital status	_____
Nationality	_____	Date of marriage	_____
OASI no.	_____	Telephone no.	_____

**Please attach an up-to-date signed copy of ID or passport (front and back).**

### Payout to life partner

In the case of an existing cohabitation arrangement, official certification of the relationship will be required in the event of the pension fund member's death (the form can be found online at [product.jsafrasarasin.com/internet/product/en/dl-fl?dl=7A66404971D91FB3](http://product.jsafrasarasin.com/internet/product/en/dl-fl?dl=7A66404971D91FB3)).

- |  |  |
|--|--|
| <input type="checkbox"/> Already insured under a 2 <sup>nd</sup> pillar plan (e.g. pension fund) | <input type="checkbox"/> Current annual contribution already paid to previous Pillar 3a foundation   |
| <input type="checkbox"/> No 2 <sup>nd</sup> pillar plan (e.g. pension fund)                      | <input type="checkbox"/> Pension benefits to be transferred from another Pillar 3a foundation to the J. Safra Sarasin Pillar 3a Foundation |
| <input type="checkbox"/> Self-employed   | <input type="checkbox"/> I am a client of Bank J. Safra Sarasin Ltd  |

You undertake to inform the J. Safra Sarasin Pillar 3a Foundation of any changes of your own accord. You alone are the beneficial owner of the assets to be contributed.

You enter into the following agreement with the J. Safra Sarasin Pillar 3a Foundation, Basel (hereinafter the "Foundation"), to ensure your individual capital growth:

### Payments into the account

You will receive a pay-in slip for your personal deposits on confirmation of the account opening.

For transfers from other Pillar 3a foundations, please use the collective account **IBAN CH45 0875 0006 7971 8130 0** in the name of J. Safra Sarasin Säule 3a-Stiftung, 4002 Basel. Please include the client's surname, first name and date of birth in the reference.

Within the limits laid down in the regulations and the law, you may at any time change the amount of the contributions or stop making contributions. You may invest all or part of your pension assets in the two "LPP life cycles" of the J. Safra Sarasin Investment Foundation. The details are set out on the following pages.



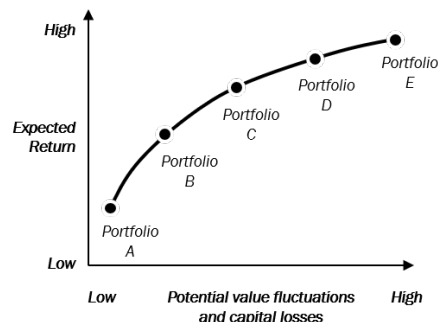
# J. Safra Sarasin

## Investor profile – risk profile

### Section 1: Risk appetite

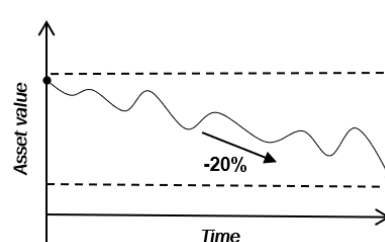
1. **Investment objective:** which of the following statements best describes your investment objective?

- ☐ 1 – Capital preservation with minimal potential fluctuations in value and capital losses (portfolio A)
- ☐ 2 – Low but stable returns with low potential fluctuations in value and capital losses (portfolio B)
- ☐ 3 – Moderate returns with medium potential fluctuations in value and capital losses (portfolio C)
- ☐ 4 – High returns with high potential fluctuations in value and capital losses (portfolio D)
- ☐ 5 – Maximum returns with very high potential fluctuations in value and capital losses (portfolio E)



2. **Attitude to risk:** how would you react if the Pillar 3a suffered a non-realised loss of 20%?

- ☐ 1 – You would sell all your investments in order not to incur any more losses
- ☐ 2 – You would sell a large proportion of your investments in order to minimise the risk of further losses
- ☐ 3 – You would sell some, but not the majority, of your investments in order to reduce risk and would wait for the value of the remaining investments to recover
- ☐ 4 – You would stick with your investments in the expectation that performance would improve
- ☐ 5 – You would buy additional assets in order to benefit from the lower prices. You would switch into a higher risk profile



3. **Tolerance of losses:** How much of a loss would you be prepared to tolerate before you switched into another strategy with a lower risk profile?

- ☐ 1 – Loss of up to 5%
- ☐ 2 – Loss of up to 10%
- ☐ 3 – Loss of up to 20%
- ☐ 4 – Loss of up to 30%
- ☐ 5 – Loss of more than 30%

### Evaluation of risk appetite

Sum of the points indicated next to the responses. This total corresponds to a risk appetite of 1 (low) to 5 (high).

Note: the points scale set out below can only be used if all of the questions above have been answered.

<b>Total points:</b>	_____	<b>Risk appetite</b>
3 – 4		<input type="checkbox"/> 1 – Low
5 – 7		<input type="checkbox"/> 2 – Moderate
8 – 10		<input type="checkbox"/> 3 – Medium
11 – 13		<input type="checkbox"/> 4 – Above-average
14 – 15		<input type="checkbox"/> 5 – High



# J. Safra Sarasin

## Section 2: Risk capacity

### 1. How old are you?

- ☐ 5 – under 30 years old
- ☐ 4 – between 30 and 40 years old
- ☐ 3 – between 40 and 50 years old
- ☐ 2 – between 50 and 60 years old
- ☐ 1 – over 60 years old

### 2. Investment horizon: how much time do you have to reach your investment objective (by the age of 69/70 at the latest, after which disbursement is mandatory)?

- ☐ 0 – less than 2 years: no investments recommended
- ☐ 1 – more than 2 years
- ☐ 2 – more than 5 years
- ☐ 3 – more than 7 years
- ☐ 4 – more than 10 years
- ☐ 5 – more than 15 years

### 3. For how long could you finance your usual living expenses if your regular income were to stop from one day to the next (without selling property or securities)?

- ☐ 1 – less than 3 months
- ☐ 2 – between 3 and 6 months
- ☐ 3 – between 6 and 12 months
- ☐ 4 – between 12 and 24 months
- ☐ 5 – more than 24 months

### 4. What is the value of your current total assets (excluding property)?

- ☐ 1 – less than CHF 50'000
- ☐ 2 – between CHF 50'000 and CHF 150'000
- ☐ 3 – between CHF 150'000 and CHF 250'000
- ☐ 4 – between CHF 250'000 and CHF 500'000
- ☐ 5 – more than CHF 500'000

Total points: \_\_\_\_\_

Risk capacity

- |         |  |
|---------|--|
| 3 – 5   | <input type="checkbox"/> 1 – Low           |
| 6 – 8   | <input type="checkbox"/> 2 – Moderate      |
| 9 – 11  | <input type="checkbox"/> 3 – Medium        |
| 12 – 14 | <input type="checkbox"/> 4 – Above-average |
| >14     | <input type="checkbox"/> 5 – High          |



# J. Safra Sarasin

## Section 3: Risk profile

Result according to risk profile analysis on pages 2 and 3:

### Risk appetite

- ☐ 1 – Low
- ☐ 2 – Moderate
- ☐ 3 – Medium
- ☐ 4 – Above-average
- ☐ 5 – High

### Risk capacity

- ☐ 1 – Low
- ☐ 2 – Moderate
- ☐ 3 – Medium
- ☐ 4 – Above-average
- ☐ 5 – High

### Risk profile identified

- ☐ 1 – Low
- ☐ 2 – Moderate
- ☐ 3 – Medium
- ☐ 4 – Above-average
- ☐ 5 – High

The risk profile identified corresponds to the level of risk appetite or risk capacity, whichever is lower.

## Section 4: Investment risk profile

You have selected the following investment risk profile for the investments made under the Pillar 3a foundation:

- 1 – Low ☐ Capital preservation is highly important to you. You are prepared to accept very low returns on your investments in order to minimise possible fluctuations in value and capital losses.
- 2 – Moderate ☐ You prefer your investment returns to mainly consist of regular income combined with a degree of asset value growth. You are prepared to accept low returns on your investments, with limited potential fluctuations in value and a low risk of capital losses.
- 3 – Medium ☐ Your aim is to achieve moderate growth in the value of your investments and you prefer your returns to be derived from both regular income and value growth. You are prepared to accept investments with medium potential for fluctuations in value and capital losses.
- 4 – Above-average ☐ Your aim is to achieve a high level of value growth. You are prepared to accept investments with high fluctuations in value and capital losses.
- 5 – High ☐ Your aim is to achieve the highest possible return. You are prepared to accept investments with the highest potential fluctuations in value and capital losses.

## Disclaimer

The risk profile you have selected forms the basis of all future investments made under the Pillar 3a foundation. If the risk profile you have selected exceeds the risk profile identified, you confirm that you have been made aware of the risks involved in selecting a higher profile than the profile identified. You are aware that you can seek appropriate advice.



# J. Safra Sarasin

## Securities investment mandate

### The “LPP life cycles” of the J. Safra Sarasin Investment Foundation

If you have an account with the J. Safra Sarasin Pillar 3a Foundation, we offer you our two “LPP life cycles” to enable you to invest your pension assets even more profitably in line with your risk preferences. In comparison with pure account investments, securities investments are subject to price fluctuations which increase with the proportion of equities held. Just as investors benefit from positive trends, they also bear the impact of any price falls in the event of a negative trend.

#### The “traditional LPP life cycle”

With the “traditional LPP life cycle”, in addition to your account, you can choose from the J. Safra Sarasin Investment Foundation's five investment groups. These will enable a seamless transition from the start of the investment process until shortly before you take your pension pot.

#### The “sustainable LPP life cycle”

Investors wishing to take account of environmental and social criteria in addition to financial considerations can opt for the “sustainable LPP life cycle” comprising two investment groups. The asset allocation of the sustainable LPP portfolios is based on the sustainable investment guidelines of the Bank and is implemented using the J. Safra Sarasin Investment Foundation's other sustainable investment groups.

### Flexible investment

Once-only buy orders allow you to determine the timing of investments and the amount to be invested yourself. With a permanent buy order, we invest every deposit you make directly in the strategy of your choice.

You can switch between once-only orders and a permanent order at any time. You are also free to split your pension assets between several strategies and/or move from one strategy to another free of charge.

I hereby issue the Foundation with a

☐ **once-only buy order**

(With a once-only order, only the amount specified in the order is invested. If no additional buy order is issued, subsequent monies received will be posted to your interest-bearing Pillar 3a account.)

for the investment group

☐ **LPP Yield**

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **LPP Income**

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **LPP Growth**

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **LPP Future**

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **LPP Equities 80**

(non-BVV2-compliant)

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **LPP Sustainability Income**

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **LPP Sustainability**

☐ units to the value of CHF \_\_\_\_\_

☐ for the total account balance \_\_\_\_\_

☐ **permanent order**

(All account balances can be invested in a maximum of three strategies until revoked. Please specify distribution in %, max. 100%.)

for the investment group

☐ **LPP Yield** \_\_\_\_\_%

☐ **LPP Future** \_\_\_\_\_%

☐ **LPP Sustainability Income** \_\_\_\_\_%

☐ **LPP Income** \_\_\_\_\_%

☐ **LPP Equities 80** \_\_\_\_\_%

☐ **LPP Sustainability** \_\_\_\_\_%

☐ **LPP Growth** \_\_\_\_\_%

(non-BVV2-compliant)

with the “J. Safra Sarasin Investment Foundation”, Basel, to execute the investment at the price determined on the next trading day.



# J. Safra Sarasin

## The «traditional LPP life cycle»

Investment group	Strategic equity component	Equity allocation range	Risk profile	Investment horizon
LPP Yield	15%	10–20%	1	min. 2 years
LPP Income	25%	20–30%	2	min. 5 years
LPP Growth	35%	30–40%	3	min. 7 years
LPP Future	45%	40–50%	4	min. 10 years
LPP Equities 80 – non-BVV2-compliant	80%	50–95%	5	min. 15 years

## The «sustainable LPP life cycle»

Investment group	Strategic equity Component	Equity allocation range	Risk profile	Investment horizon
LPP Sustainability Income	25%	10–35%	2	min. 5 years
LPP Sustainability	38%	25–50%	3	min. 7 years

## Supplementary information on “LPP Equities 80 – non-BVV2-compliant”

This investment strategy has a significantly higher proportion of equities and involves significantly greater fluctuations in value than conventional pension products. The investment class is therefore suitable for investors with a matching risk profile and/or an investment horizon of at least 15 years.

## Characteristics and risks of the investments

You confirm that you have been informed by the acquisition agent of the characteristics and risks of investments in the Foundation's pension products. You acknowledge in particular that the Foundation cannot provide any assurance or guarantee of positive asset growth. You are aware that the investments may rise or fall in value regardless of returns achieved in the past. All investments may be subject to possible sudden and substantial falls in value and if an investment is liquidated the amount redeemed may be less than the amount originally invested.

Furthermore, you confirm that the desired investment is consistent with your risk profile both in terms of the content of the investment and in terms of the necessary investment horizon.

## Your risk profile

The strategic equity allocation of the investment class enables you to select an investment strategy consistent with your risk profile (risk capacity and risk appetite) at any time.

Risk appetite (experience with investments, dealing with falls in value, expectations in terms of returns) refers to the extent to which you are personally prepared to tolerate fluctuations in value – gains/losses – and take risks in order to achieve a potentially higher return.

Risk capacity (age, financial circumstances, investment horizon) refers to your ability to withstand fluctuations in value and losses on your investments without suffering financial hardship. The less you depend on the invested capital to meet your obligations, the greater your risk capacity.

In the event of any major changes in your personal circumstances (advancing age, retirement, income, marital status, inheritance, etc.) which necessitate an adjustment of the current investment strategy, you can simply switch to the investment strategy appropriate to you. If the investment decision does not match your risk profile and you opt for a different investment strategy, this will be at your own risk.

## Regulations

In all other respects, the legal relationship between the Foundation and you is governed by the most recent version of the Foundation's Regulations. You confirm that you are in possession of a copy of said regulations and that you have acknowledged the Regulations' contents.

## Agency and portfolio maintenance commission for the acquisition agent

You acknowledge that the acquisition agent may receive an agency and/or portfolio maintenance commission for referring you and providing you with advice. You will refrain from requesting such services from the Foundation or the Bank.

## Exclusion of liability for advice provided by the acquisition agent

You release the Foundation and the Bank from any liability in relation to the acquisition agent's services.



# J. Safra Sarasin

## Disclosure of data to any acquisition agent

You authorise the Foundation to provide any acquisition agent and the Bank or its affiliated companies (in particular wholly-owned subsidiaries or companies in which the Bank holds a majority stake and whose head offices are located in Switzerland) with data on this Pillar 3a account and the securities investments. The purpose of this data processing is to enable you to benefit from the comprehensive range of services offered by the data recipient.

Issuing commission for securities investments \_\_\_\_\_%,  
charged directly to the pension assets  
(agency commission).

Acquisition agent: \_\_\_\_\_

Stamp:

Signature: \_\_\_\_\_

## Place of performance and jurisdiction

The place of performance and jurisdiction for all legal proceedings is the place where the Foundation has its head office. However, the Foundation has the right to take legal action before any other competent court.

By signing below, you confirm that you have completed the form truthfully and that you are aware that deliberately providing false information on this form is an offence under the Swiss Criminal Code.

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

\_\_\_\_\_  
Signature of the pension fund member