



General information pertaining to J. Safra Sarasin Vested Benefits Foundation and J. Safra Sarasin Pillar 3a Foundation governing securities investments

J. Safra Sarasin LPP Life Cycles

If you have an account with J. Safra Sarasin Pillar 3a Foundation or J. Safra Sarasin Vested Benefits Foundation, we offer you our two "LPP Life Cycles" which allow you to generate an even better return, with a level of risk you feel comfortable with.

The «Traditional LPP Life Cycle»

Bank J. Safra Sarasin Ltd's "traditional LPP Life Cycle" gives you, in addition to the standard account, the choice of four or five modules in the J. Safra Sarasin Investment Foundation that provide a seamless transition from the start of the investment process right up to the point when you withdraw your pension assets.

The «Sustainable LPP Life Cycle»

Investors who want to consider not just financial, but also environmental and social criteria, can select the two modules available for the "sustainable LPP Life Cycle".

Making sure your pension investments are sustainable

Bank J. Safra Sarasin Ltd is a market leader and trendsetter in sustainable investment, as it was quick to recognise the interconnections between the economy, environment and society, and take them into account in its investment solutions.

The asset allocation for the sustainable LPP portfolios is based on the economic criteria of Bank J. Safra Sarasin Ltd's Sustainable Investment team and is carried out in conjunction with sustainable investment group in the J. Safra Sarasin Investment Foundation.

Flexible investment

If you have a standing order, we invest all your regular payments straight into your chosen investment strategy. You can also make one-off lump sum payments, which allow you to control the precise amount and timing of your investments.

You can switch at any time between one-off payments and regular contributions by standing order.

You are also free to spread your pension investments across several different strategies, and/or move them from one strategy to another free of charge.

Your risk profile

The investment group's strategic equities quota allows you to select an investment strategy at any time that matches your risk profile (risk capacity and risk tolerance).

Risk capacity is an investor's ability to weather fluctuations in value and withstand losses on his investments without falling into financial hardship. The less an investor relies on his invested capital to meet his obligations, the greater his risk capacity is.

Risk tolerance refers to the extent to which an investor's own willingness to tolerate fluctuations in value – profit/loss – and take risks in exchange for a potentially higher return.

If there are major changes to your personal circumstances (advancing age, retirement, income, marital status, inheritance, etc.) and you have to readjust your current investment strategy, simply switch to the strategy that suits you best.

If your investment decision deviates from your risk profile and you opt for a different investment strategy, you will have to bear the associated risks yourself.

Unlike a pure pensions account, equity investments can be volatile and the bigger the equities quota, the greater the price swings. Just as investors benefit from a strong price rally, they also stand to lose out if prices move in the opposite direction.

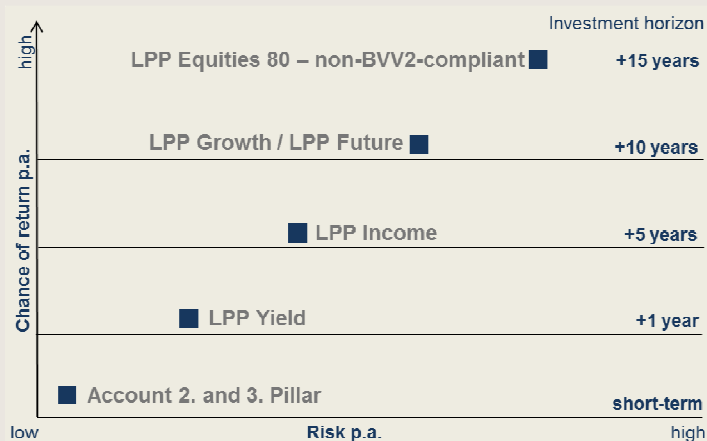
For short-term investments or for investors close to retirement, we also offer a conventional pension savings account.

Supplementary information on «LPP Equities 80 – non-BVV2-compliant»

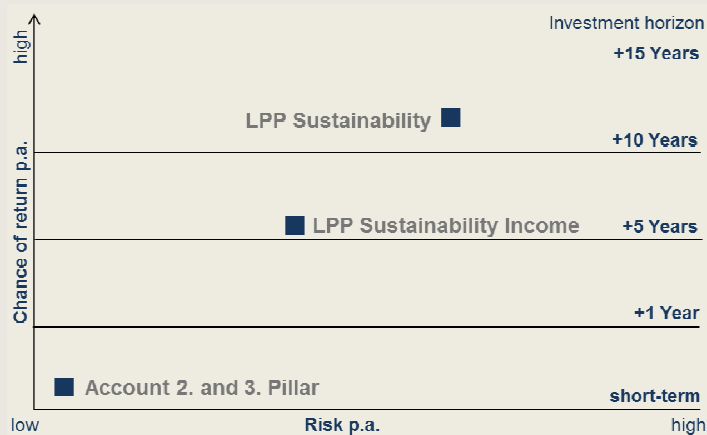
(exclusively for Pillar 3a Foundation investors)

The equity exposure and fluctuations in value (profit/loss) for this new investment strategy are much higher than for conventional pension products. That is why the investment group is suited to investors with a corresponding risk profile and/or long investment horizon.

The «Traditional LPP Life Cycle»



The «Sustainable LPP Life Cycle»



Modules in the «Traditional LPP Life Cycle»

Investment group	Strategic equities quota	Equities bandwidth	Investment horizon
LPP Yield	15%	10-20%	min. 1 year
LPP Income	25%	20-30%	min. 5 years
LPP Growth	35%	30-40%	min. 10 years
LPP Future	45%	40-50%	min. 10 years
LPP Equities 80 (non-BVV2-compliant)*	80%	50-95%	min. 15 years

*exclusively for investors of the Pillar 3a Foundation

Modules in the «Sustainable LPP Life Cycle»

Investment group	Strategic equities quota	Equities bandwidth	Investment horizon
LPP Sustainability Income	25%	10-35%	min. 5 years
LPP Sustainability	38%	25-50%	min. 10 years

Disclaimer

This marketing publication of the Foundations J. Safra Sarasin Vested Benefits Foundation and J. Safra Sarasin Pillar 3a Foundation (hereinafter «Foundations») is intended exclusively for their customers and is for information only. This document does not constitute any investment advice, offer, or solicitation of an offer to buy or sell investment or other specific financial instruments or other products or services, and cannot replace an individual consultation and risk disclosure by a qualified financial, legal, or tax advisor.

The document contains selected information and does not purport to be complete. It is based upon publicly accessible information and data («information») that is deemed correct, reliable, and complete. However, the foundations have neither verified the correctness and completeness of the information set forth herein nor can they guarantee this information. Erroneous or incomplete information cannot be used as a basis for contractual or implicit liability of the foundations for any direct or indirect consequential damages. In particular, neither the foundations nor their employees or management are liable for any opinions, plans, and strategies set forth herein. The opinions expressed and numbers, data, and prognoses stated in this document are subject to change at any time without notice. A positive past performance or simulation does not guarantee a positive performance in the future. Deviations from the J. Safra Sarasin Group's own financial analyses or from its other publications relating to the same financial instruments or issuers may occur. It cannot be ruled out that business relations exist between the mentioned or analyzed company and the companies of the J. Safra Sarasin Group resulting in a conflict of interest. Furthermore, Bank J. Safra Sarasin SA and its group companies have the right to invest in the products mentioned in this document.

The Foundations disclaim any and all liability for losses arising from the further use of the information (or any portion thereof) contained in this document. As a general rule, financial products and capital investments are always associated with certain risks. In some cases, capital investments may not be easily convertible to cash. Investments may be subject to positive and negative value fluctuations. Hence, there is no guarantee that the investor will recover the originally invested amount in full.

Additional important documents and information are available at www.jsafrasarasin.ch/vorsorge or may be requested free of charge from J. Safra Sarasin Vested Benefits Foundation, J. Safra Sarasin Pillar 3a Foundation, Postfach, 4002 Basel.

Neither the present document nor any copies thereof may be sent or taken to the United States of America or delivered in the United States of America or to a US Person (within the meaning of Regulation S of the US Securities Act of 1933, as amended). The present document may not be reproduced in whole or in part without the prior written consent of the Foundations.

© Copyright J. Safra Sarasin Pillar 3a Foundation and J. Safra Sarasin Vested Benefits Foundation. All rights reserved.

J. Safra Sarasin Pillar 3a Foundation

J. Safra Sarasin Vested Benefits Foundation

Elisabethenstrasse 62, P.O. Box
4002 Basel
Managing Director: Hanspeter Kämpf

www.jsafrasarasin.ch/vorsorge

Your contacts for administrative and legal queries

Anna Rita Peroncini +41(0)58 317 49 48
Sabrine Mangiapane +41(0)58 317 40 20
Sandra Zugno +41(0)58 317 45 98
Fax +41(0)58 317 48 96