



# 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 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 (age, financial circumstances, investment horizon) 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 (experience with investments, dealing with losses in value, expected returns) 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.

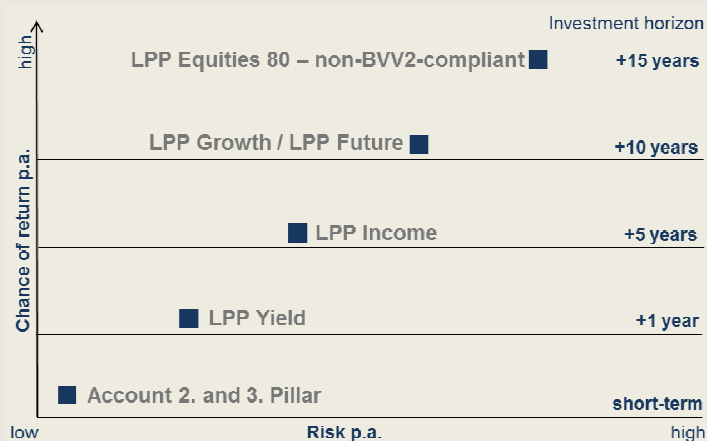
Unlike a pure pensions account, equity investments can be volatile and the bigger the equities quota, the greater the price swings. Just as investors benefit from a strong price rally, they also stand to lose out if prices move in the opposite direction.

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

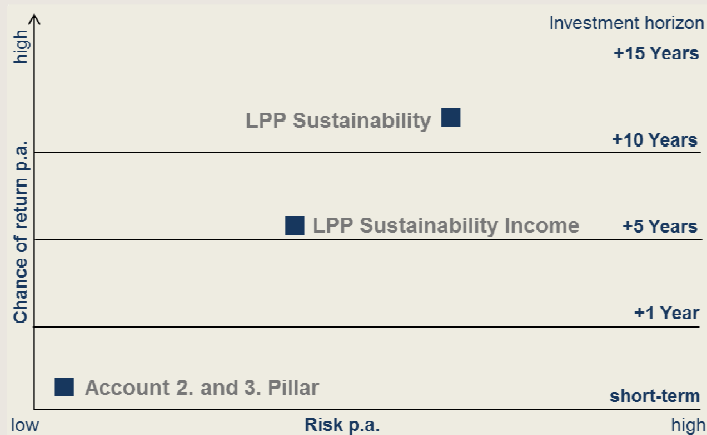
## **Supplementary information on «LPP Equities 80 – non-BVV2-compliant»**

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

### 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

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