



## Application to open a J. Safra Sarasin vested benefits account/Securities investment mandate

In the interests of comprehensibility, all references to persons should be taken as referring to both genders.

To be completed and **signed** by the insured and forwarded to the J. Safra Sarasin Vested Benefits Foundation:

Mr     Ms

2<sup>nd</sup> account (if the insured already has a vested benefits account with us)

3<sup>rd</sup> account (if the insured already has two vested benefits accounts with us)

Last name	_____	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 life partnership, official certification of the relationship will be required in the event of the insured's death (please request the relevant form from us). This avoids any potential lack of clarity over entitlement to benefits.

### Previous pension fund(s)

Name	_____	Address	_____
Vested benefits	_____	CHF	_____
of which LPP retirement assets	_____	CHF	_____
Level of vested benefits at age 50	_____	CHF	_____
Date of departure from previous pension fund	_____		_____
Level of vested benefits at time of marriage	_____	CHF	_____

### Advance withdrawals, pledges under home ownership promotion arrangements

Have any advance withdrawals been made?     No     Yes, amount in CHF \_\_\_\_\_    Date \_\_\_\_\_

Are any pledges in place?     No     Yes, amount in CHF \_\_\_\_\_    Date \_\_\_\_\_

### Payments into account

The vested benefits balance will be transferred by bank giro/postal cheque to the central client account **IBAN CH05 0875 0006 7844 0130 0** of the J. Safra Sarasin Vested Benefits Foundation (hereinafter "Foundation") with Bank J. Safra Sarasin Ltd in Basel (postal account no. 40-106-2, clearing no. 8750), quoting the insured's last name, first name and date of birth.

The insured may invest all or part of his pension assets in the two "LPP life cycles" of the J. Safra Sarasin Investment Foundation. The details are set out on the following pages.



## Securities investment mandate

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

If you have an account with the J. Safra Sarasin Vested Benefits 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 economic sustainable investment guidelines of Bank J. Safra Sarasin AG’s 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 the client’s interest-bearing Vested Benefits 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 OPO2-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 OPO2-compliant)

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



**The “traditional LPP life cycle”**

Investment group	Strategic equity component	Equity bandwidth	Investment horizon
<b>LPP Yield</b>	15 %	10–20 %	min. 1 year
<b>LPP Income</b>	25 %	20–30 %	min. 5 years
<b>LPP Growth</b>	35 %	30–40 %	min. 10 years
<b>LPP Future</b>	45 %	40–50 %	min. 10 years
<b>LPP Equities 80 – non OPO2-compliant</b>	80 %	50–95 %	min. 15 years

**The “sustainable LPP life cycle”**

Investment group	Strategic equity component	Equity bandwidth	Investment horizon
<b>LPP Sustainability Income</b>	25 %	10–35 %	min. 5 years
<b>LPP Sustainability</b>	38 %	25–50 %	min. 10 years

**Supplementary information on “LPP Equities 80 – non OPO2-compliant”.**

This investment strategy has a significantly higher proportion of equities and involves significantly greater fluctuations in value (gains/losses) 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**

The insured confirms that the acquisition agent has informed him of the characteristics and risks of investments in the Foundation's pension products. The insured notes in particular that the Foundation cannot provide any assurance or guarantee of positive asset growth. The insured is aware that the investments may rise or fall in value regardless of returns achieved in the past. All asset investments are subject to possible sudden and substantial falls in value and if an investment is liquidated the amount recovered may be less than the amount originally invested.

The insured furthermore confirms that the desired investment is consistent with his risk profile both in terms of the content of the investment and in terms of the necessary investment horizon. If after entering into this pension agreement, the insured makes any additional deposits or changes strategy, the Foundation shall be entitled to assume that the new investment is in line with the insured's personal risk profile and that he is familiar with the specific characteristics and risks of his chosen strategy.

**Your risk profile**

The strategic equity quota of the investment group enables the insured to select an investment strategy consistent with his risk profile (risk capacity and risk tolerance) at any time.

Risk capacity (age, financial circumstances, investment horizon) refers to an investor's ability to withstand fluctuations in value and losses on his investments without suffering financial hardship. The less an investor depends on his invested capital to meet his obligations, the greater his risk capacity.

Risk tolerance (experience with investments, dealing with falls in value, expectations in terms of returns) refers to the extent to which an investor is prepared to tolerate fluctuations in value – gains/losses – and take risks in order to achieve a potentially higher return. In the event of any major changes in the insured's personal circumstances (advancing age, retirement, income, marital status, inheritance, etc.) which necessitate a re-adjustment of his current investment strategy, he can simply switch to the investment strategy appropriate to him. If the insured's investment decision does not match his risk profile and he opts for a different investment strategy, this will be at his own risk.

**Regulations**

In all other respects, the legal relationship between the Foundation and the insured is governed by the most recent version of the Foundation's Regulations. The insured confirms that he is in possession of a copy of said regulations. The insured has taken note of the Regulations of the J. Safra Sarasin Vested Benefits Foundation, including the appendices, and is in full agreement with their contents.

**Agency and portfolio management commission for the acquisition agent**

The insured acknowledges that the acquisition agent may receive an agency and/or portfolio maintenance commission for referring the insured and providing him with advice. The insured will refrain from requesting such services from the Foundation or Bank J. Safra Sarasin AG (hereinafter “Bank”).

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

The insured releases the Foundation and the Bank from any liability in relation to the acquisition agent's services.



**Disclosure of data to any acquisition agent**

The insured authorises the Foundation to provide the acquisition agent and the Bank or its affiliated companies (in particular wholly-owned subsidiaries or companies with a BJSS majority stake with head offices in Switzerland) with data on this Vested Benefits account and the securities investments. The purpose of this data processing is to enable the insured to benefit from the comprehensive range of services offered by the data recipients.

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, the insured confirms that he has completed the form truthfully and that he is aware that deliberately providing false information on this form is an offence under the Swiss Criminal Code.

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

\_\_\_\_\_  
Signature of the insured