



## Application to open a pension agreement for a J. Safra Sarasin Pillar 3a 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 Pillar 3a Foundation:

Mr     Ms

2<sup>nd</sup> account (if the insured already has a Pillar 3a account with us)  
 3<sup>rd</sup> account (if the insured already has two Pillar 3a 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 cohabitation arrangement, an official certification is necessary for the payout in the event of death (you can find the form online at [www.jsafrasarasin.ch/vorsorge](http://www.jsafrasarasin.ch/vorsorge) - Pillar 3a).

- |  |  |
|--|--|
| <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  |

The insured undertakes to inform the J. Safra Sarasin Pillar 3a Foundation of any changes of his own accord. The insured alone is the beneficial owner of the assets to be contributed.

The insured enters into the following agreement with the J. Safra Sarasin Pillar 3a Foundation, Basel (hereinafter "the Foundation") to ensure his individual capital growth:

### Payments into the account

You will receive a paying-in slip for your personal deposits with 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. For reference purposes, please include the customer's surname, first name and date of birth in the message.

Within the limits laid down in the regulations and the law, the insured may at any time change the amount of the contributions or stop making contributions. He 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 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 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

<input type="checkbox"/> <b>once-only buy order</b>	(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 Pillar 3a account).
for the investment group	
<input type="checkbox"/> <b>LPP Yield</b>	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____
<input type="checkbox"/> <b>LPP Income</b>	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____
<input type="checkbox"/> <b>LPP Growth</b>	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____
<input type="checkbox"/> <b>LPP Future</b>	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____
<input type="checkbox"/> <b>LPP Equities 80</b> (non OPO2-compliant)	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____
<input type="checkbox"/> <b>LPP Sustainability Income</b>	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____
<input type="checkbox"/> <b>LPP Sustainability</b>	<input type="checkbox"/> units to the value of CHF _____ <input type="checkbox"/> for the total account balance _____

<input type="checkbox"/> <b>Permanent order</b>	(All account balances can be invested in a maximum of three strategies until revoked. Please specify distribution in %, max. 100%)	
for the investment group		
<input type="checkbox"/> <b>LPP Yield</b> ____%	<input type="checkbox"/> <b>LPP Future</b> ____%	<input type="checkbox"/> <b>LPP Sustainability Income</b> ____%
<input type="checkbox"/> <b>LPP Income</b> ____%	<input type="checkbox"/> <b>LPP Equities 80</b> ____%	<input type="checkbox"/> <b>LPP Sustainability</b> ____%
<input type="checkbox"/> <b>LPP Growth</b> ____%	(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 class 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 Pillar 3a 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 Pillar 3a 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