

## Order to Buy/Sell Units

Mr. Ms. (hereinafter the "account holder") Social security number: \_\_\_\_\_

Last name: \_\_\_\_\_ First name: \_\_\_\_\_

Street/No.: \_\_\_\_\_ Postcode/Town/Country: \_\_\_\_\_

Date of birth (dd/mm/yyyy): \_\_\_\_\_ Nationality: \_\_\_\_\_

Civil status: \_\_\_\_\_ Telephone: \_\_\_\_\_

I hereby instruct the Rendita Pension Foundation 3a, taking into account the attached risk profile, to debit/credit the following order to my pension account no. \_\_\_\_\_:

### Single order<sup>1</sup>

#### Buy order

Entire account balance  
 Units equivalent to CHF \_\_\_\_\_

#### Sell order

All units (Standing order becomes invalid)  
 Units equivalent to CHF \_\_\_\_\_

### Standing order<sup>1</sup>

**Investment as part of future contribution payments** (without transfer from occupational benefits institutions) – valid until revoked in writing

**Investment from pension assets** – valid until revoked in writing or until the pension assets are used up

monthly in the middle of each month	quarterly in the middle of March/June/Sept./Dec.	semi-annually in the middle of June/Dec.	annually mid- December
CHF _____	CHF _____	CHF _____	CHF _____

	Allocation		Allocation
LLB Strategie Rendite ESG (CHF) (security no.812 745)	_____ %	LLB Strategie Ausgewogen ESG (CHF) (security no. 812 751)	_____ %
CSA Mixta-BVG Basic <sup>2</sup> (security no.1 486 149)	_____ %	CSA Mixta-BVG Index 25 (security no. 11 520 271)	_____ %
CSA Mixta-BVG Defensiv (security no. 788 833)	_____ %	CSA Mixta-BVG Index 35 (security no. 11 520 273)	_____ %
CSA Mixta-BVG (security no. 287 570)	_____ %	CSA Mixta-BVG Index 45 (security no. 10 382 676)	_____ %
CSA Mixta-BVG Maxi (security no. 888 066)	_____ %	CSA Mixta-BVG Index 75 <sup>3</sup> (security no. 38 261 472)	_____ %
CSA Mixta-BVG Equity (security no. 753 38 261 482)	_____ %		

**All other investment products that are permitted for your banking partner can be found on the Rendita homepage foundations ([www.rendita-stiftungen.ch](http://www.rendita-stiftungen.ch) > Partners > Offer).**

	Allocation		Allocation
_____	_____ %	_____	_____ %
Description/Security no.		Description/Security no.	

<sup>1</sup> Orders can only be executed from a minimum amount of CHF 100.

<sup>2</sup> This mixed asset aims to achieve an average real estate component of 27%. The real estate component can range from 20% to 34% depending on the market situation and the portfolio manager's assessment. It is therefore possible that the prescribed category limit for real estate pursuant to Art. 55 BVV 2 will be temporarily exceeded.

<sup>3</sup> The equity portion is based on Art. 50.4 BVV 2 and is higher than for conventional investments. Therefore this investment is only suitable for investors with the corresponding risk tolerance and risk capacity.

**I acknowledge that investing in securities may lead to price losses and that the foundation recommends an investment in securities only for clients with a medium-term to long-term investment horizon.**

**Exemplar for the foundation**

## Conditions

### 1 Authorization

The insured hereby authorizes the foundation to carry out all administrative procedures in connection with the order for the collective custody account and the pension account.

### 2 Investment

Investments are made only in products that the foundation Board has approved. These investments are subject to the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2) with regard to investment opportunities and restrictions. For products that expand the investment opportunities of the BVV 2, the foundation sets out its compliance with the regulations according to Art. 50 paras. 1–3 BVV 2 in the notes to the annual financial statements. Your bank would be happy to advise you on available products offered and the investment environment.

### 3 Buy orders and sell orders

Holdings can be purchased only after the pension capital has been identified without any doubt (after the complete documentation has been received and by observing all the formal and substantive provisions of the regulations) and credited to the insured person's individual account. Once received, the order remains valid for three months. If the pension assets reach the foundation after this period has expired, the order is no longer valid and a new form must be submitted to the foundation for any securities purchase.

The acquired holdings will be booked to the pension custody account. The buying and selling prices of the holdings equal the issue and redemption prices as calculated by the investment foundation. The proceeds from any holdings that are sold will be credited to the pension account.

I am aware that the purchase/sale of holdings generally takes up to five working days from receipt of the duly completed instruction form (submitted together with the risk profile). Buy and sell orders are not processed directly or around the clock but are subject, among other things, to the rules on public holidays of the office (foundation) that manages the account or processes the order, and also to the trading days/times of the stock exchange.

When paying out pension benefits and retirement benefits, the foundation generally issues an order to sell the holdings within five working days after the insured person's application for payment has been approved. On the death of the insured person, the order is placed as soon as the foundation has been informed of the death by means of a civil status document. In this instance the foundation cannot take account of the market price. The pension account cannot be closed until the assets have been sold.

By law, holdings must be sold in the following circumstances:

- When a pledge is realized;
- If there is ruling by judge in connection with divorce, or a court ends a registered partnership.

### 4 Due diligence

The foundation must perform all administrative duties in connection with this order to the best of its knowledge and judgment and exercise the same due diligence as if it were to perform them on its own behalf. The foundation accepts no responsibility beyond its due diligence obligation.

### 5 Compensation of third parties

To cover its costs, the foundation receives compensation that at maximum equals 0.2% to 0.5% of the assets from the investment groups. The insured person hereby agrees that the foundation or the bank can retain this compensation in order to cover its administrative and advisory expenses or pass them on to cooperation partners acting on its instructions. The amount of the maximum annual compensation shall be obtained by multiplying the upper percentage of the bandwidth with the value of the insured person's investment.

### 6 Scope of validity of the order

This order is a supplement to the regulations for the pension account.

I have read the product information and confirm that I understand the investment policy described therein or the product explained to me. The investment strategy as well as the equity and foreign currency components I selected correspond to my risk profile. I can bear the financial risk and the investment horizon matches my investment objectives. I accept full responsibility for my investment decision. I am aware of the fact that neither the foundation nor the account-holding bank accepts any liability.

I hereby declare that I am placing this order for a securities transaction in full awareness of my requirements and risk tolerance. I acknowledge and agree to the specified terms and modalities.

Place/Date:

Signature of account holder:

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Exemplar for the foundation

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**Exemplar for the client**

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I hereby declare that I am placing this order for a securities transaction in full awareness of my requirements and risk tolerance. I acknowledge and agree to the specified terms and modalities.

Place/Date:

Signature of account holder:

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## Risk Profile

When investing your pension assets in investment products, statutory provisions (Art. 19a Ordinance on Vesting) require you to learn more about your personal risk capacity.

This form is designed to help you decide on your choice of investment products when saving with securities. You must submit it when you first purchase holdings or switch investment strategy and when your risk capacity or tolerance changes.

The bank that manages your account is responsible for supporting you in the selection of investment products.

Mr.     Ms.

\_\_\_\_\_  
Last name

\_\_\_\_\_  
First name

\_\_\_\_\_  
Street/No.

\_\_\_\_\_  
Postcode/Town/Country

\_\_\_\_\_  
Date of birth (dd/mm/yyyy)

\_\_\_\_\_  
Account number (if available)

### Risk capacity

Please answer the following questions and add up the points to determine your investor profile:

#### Question 1: What is the main source of your income?

- A  I am employed or receive a pension. (2)  
 B  I am self-employed. (1)  
 C  I live from my existing assets. (0)

#### Question 2: What proportion of your total assets<sup>1</sup> (in the form of account or custody account balances) is freely available to you?

- A  Less than 25 % (0)  
 B  About 25 % (1)  
 C  More than 25 % (2)

#### Question 3: In terms of your total assets<sup>1</sup>, what percentage of the retirement assets should be invested?

- A  01 – 25 % (5)  
 B  26 – 50 % (3)  
 C  51 – 75 % (2)  
 D  76 – 100 % (1)

#### Question 4: What proportion of the retirement planning amount to be invested will you require upon retirement to cover your obligations (e.g. paying off a mortgage)?

- A  Less than a quarter (5)  
 B  Less than half (3)  
 C  More than half (1)

#### Question 5: Investment horizon?

- A  Less than five years (1)  
 B  Between five to ten years (3)  
 C  More than ten years (5)

**Risk capacity (total points for questions 1 to 5):**

<sup>1</sup> Assets include: cash, savings accounts, 3a assets incl. the surrender value of life insurance, securities etc. which are not required during the investment horizon to pay for investments or living costs.

**Risk tolerance**

Please answer the following questions and add up the points to determine your investor profile:

**Question 1: Would you be concerned if your investment in the fixed pension plan falls by 15% or more?**

- A  No, I would not be worried at all. (6)
- B  I would remain calm. (4)
- C  I would be somewhat concerned and follow the situation closely. (2)
- D  Yes, I would be very worried indeed. (0)

**Question 2: What range of movement would be acceptable for your annual return on investment for your occupational benefit plan?**

- A  -1 % bis +3 % (1)
- B  -5 % bis +10 % (3)
- C  -15 % bis +20 % (5)
- D  -25 % bis +40 % (6)

**Question 3: Which statement best describes your investment behavior in the area of pensions?**

- A  I would only like investments with a small return and low risk. (1)
- B  I am willing to take a moderate risk for a slightly greater increase in value. (3)
- C  I am willing to accept a greater risk if there is a possibility of increased return. (5)
- D  I would like to earn a high profit, so I am willing to accept a high risk. (6)

**Risk tolerance (total points for questions 1 to 3):**

**Result**

**Determined investor profile:**

The sum of risk capacity and risk tolerance determines the investment profile as follows:

	5 – 12 points	13 – 20 points	21 – 29 points	30 – 37 points
Investment strategy	account solution	conservative	balanced	dynamic
Investment Recommendation / Equity component	0 % no securities	0 – 25 %	25 – 50 %	> 50 %

**Declaration by the insured person**

I confirm that I have answered the questions truthfully. My investment profile is derived from my answers and will be used to draw up the recommended investment strategy. Investment decisions that are outside of my investment profile contain greater risk or fewer potential returns. I therefore acknowledge that the securities order cannot be executed by Rendita if my investment decision varies from my investment profile.

Taking account of my financial circumstances, knowledge and experience as an investor, my investment aim and the present investment profile, I have made the final investment decision with the chosen investment strategy. The foundation and the account-holding bank have not issued me with a return promise. My attention has been expressly drawn to the fact that a positive performance in the past is no guarantee for future performance, and that losses can arise from investments in securities (due to prices, interest rates, foreign exchange and counterparty risks, etc.). I am aware that neither the foundation nor the bank that manages the account accepts any liability for any securities losses and that I bear the sole risk.

Place/Date:

Signature of account holder:

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