

## Investor profile – self-declaration

### Annex to the order form for a fund investment with the vested benefits account

This form must be completed if you have not sought personal advice at a PostFinance branch. It must be submitted with the "Order form for a fund investment with the vested benefits account".

**Please send to: Rendita Vested Benefits Foundation, P.O. Box 4701, 8401 Winterthur**

Due to statutory provisions (Art. 19a VBO), it is required that we learn more about your personal risk capacity when you invest your vested benefits assets in a retirement fund. This form is intended to help you choose your retirement fund.

#### Pension fund member

Mr \_\_\_\_\_ Ms \_\_\_\_\_ Vested benefits account number \_\_\_\_\_  
 Name \_\_\_\_\_ First name \_\_\_\_\_  
 Date of birth \_\_\_\_\_

#### 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. (1)
- 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<sup>2</sup> should be invested?

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

##### Question 4 Have you agreed a fixed annual premium for your retirement savings product?

- A Yes, as part of my life insurance, I pay a fixed annual premium of 0–10% of my income. (3)
- B Yes, as part of my life insurance, I pay a fixed annual premium of more than 10% of my income. (0)
- C No, I invest in retirement funds as part of the retirement savings account 3a. (5)
- D No, I invest in retirement funds as part of the vested benefits account. (5)

##### Question 5 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)

**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.

<sup>2</sup> If a fund plan is concluded, the added amounts from year 1 should also be included.

## Risk Willingness

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

### Question 3 The primary aim of the fixed pension plan is to achieve your retirement goals. Which statement best describes your investment behaviour in the occupational benefit plan?

- 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 appetite** (total points for questions 1 to 3): \_\_\_\_\_

## Result

The **lower** value of the two totals from risk capacity and risk appetite determines your investor profile as follows:

2 to 6 points	cautious	10 to 13 points	balanced
7 to 9 points	prudent	14 to 18 points	points risk-taking

**Determined investor profile:** \_\_\_\_\_

## PostFinance Investment proposal

- Your investment horizon and your investor profile determine PostFinance's investment proposal.
- In some cases, there are two investment proposals to choose from. The investment horizon is used as a decision-making aid. The following rule applies: the shorter the investment horizon, the smaller the allocation of shares should be. Previous experience in financial investment or knowledge on the subject can also help you make a decision.
- The investment horizon should not be longer than the period until the planned retirement age. If you select a longer investment horizon, we recommend that you contact PostFinance to arrange a consultation.

The number of points you have calculated (= determined investor profile) and your investment horizon have resulted in the following investment options. Please mark the relevant field.

Investment horizon	Cautious	Prudent	Balanced	Risk-taking
<b>2–4 years</b>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup> or PostFinance Pension 25
<b>5–8 years</b>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup> or PostFinance Pension 25	PostFinance Pension 25 or PostFinance Pension 45	PostFinance Pension 45 or PostFinance Pension 75
<b>9–12 years</b>	Interest-bearing account investment <sup>1</sup> or PostFinance Pension 25	PostFinance Pension 25	PostFinance Pension 45 or PostFinance Pension 75	PostFinance Pension 75
<b>More than 12 years</b>	PostFinance Pension 25	PostFinance Pension 25 or PostFinance Pension 45	PostFinance Pension 75	PostFinance Pension 75

<sup>1</sup> If the investment option "interest-bearing account investment" has been selected, you do not need to submit this document or the order form for fund investment with the vested benefits account. You can find the current vested benefits account interest rate at [postfinance.ch/interest](http://postfinance.ch/interest).

## Legal information and signature

I confirm that I have answered the above questions truthfully. The information I provided was used to produce my investor profile, based on which an investment strategy will be recommended. Investment decisions which do not fall within the scope of my investor profile entail greater risks or lower return potential. For this reason, I acknowledge that if my investment decisions differ from my investor profile, I cannot purchase fund units through the Rendita Vested Benefits Foundation. In this case, I must seek advice from PostFinance.

The determined investment recommendation is solely intended to help with decision-making. I have made a definitive investment decision by selecting this investment strategy, having taken into account my financial circumstances, my knowledge and experience as an investor, my investment goals, and the determined investor profile. I acknowledge that the Foundation and PostFinance assume no liability for any securities losses and that I bear the risk alone.

Location \_\_\_\_\_

Date \_\_\_\_\_

Signature of pension fund member \_\_\_\_\_

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