

## Investment saving: Sale

This form is to be completed by the customer and forwarded to the Swisscanto Vested Benefits Foundation.

Vested benefits account no.:

### Customer

\*Last name:

\*First name:

\*Date of birth:

\*Street, no.:

\*Postcode / city:

The undersigned customer instructs the Swisscanto Vested Benefits Foundation to sell **the following number of rights** from the following investment group of Helvetia Investment Foundation, Basel, on the coming Wednesday (or, if this is a public holiday, on the next bank working day) and to credit the proceeds to her vested benefits account.

Number

LOB Mix (CH 1176860)

The composition of the investment groups can be found on the website of the Helvetia Investment Foundation ([www.helvetia-anlagestiftung.ch](http://www.helvetia-anlagestiftung.ch)). The latest market prices of the rights are published on the internet every Friday by the Helvetia Investment Foundation ([www.helvetia-anlagestiftung.ch](http://www.helvetia-anlagestiftung.ch)). Subject to change without notice. No guarantee is given for the information published.

### The customer confirms that she has taken note of

- the regulations of the Swisscanto Vested Benefits Foundation
- the regulations of the Swisscanto Vested Benefits Foundation on investment saving to be found on page 2.
- the composition of the investment groups and that s/he is aware that investment saving involves risks in relation to earnings and market prices for which the Swisscanto Vested Benefits Foundation can assume no liability and which must therefore be borne by the customer in their entirety.

Place, date

Customer's signature or advisor's signature

**Please send this form to** Swisscanto Freizügigkeitsstiftung der Kantonalbanken, Geschäftsstelle, St. Alban-Anlage 26, Postfach 3855, CH-4002 Basel, Switzerland.

The customer and Helvetia Insurance each receive a copy of this form.

**Please take note of page 2 (provisions of the regulations of the Swisscanto Vested Benefits Foundation on investment saving, as per November 2016).**



## Addendum to the Regulations of the Swisscanto Vested Benefits Foundation: investment saving

Based on Art. 14 par. 2 of the Regulations of the Swisscanto Vested Benefits Foundation, the Board of the Swisscanto Vested Benefits Foundation issues the following provisions of the regulations governing investment saving:

### 14a.1

The investment of vested benefits in the form of entitlements in the Helvetia Investment Foundation, Basle, follows the legal investment guidelines pursuant to OOB2.

The appropriate vested benefits of the account holder must be available to the Foundation at the time of subscription. Vested benefits not invested in the form of entitlements remain in the vested benefits account.

A safekeeping account is opened for each account holder in accordance with his/her vested benefits account, in which his/her entitlements are managed.

### 14a.2

**The market risk for the investment in entitlements lies entirely with the account holder.**

**For the portion of the vested benefits invested in entitlements, there is neither a right to a minimum return nor to the preservation of the value of the invested capital.**

### 14a.3

The account holder must place the order for the initial subscription of entitlements with Helvetia Insurance. Helvetia Insurance will advise and agree with the account holder on the modalities for a personal risk assessment. The order is only valid if placed in writing by the account holder using the "investment saving" form provided by the Swisscanto Vested Benefits Foundation. Moreover, the form for any first purchase from an investment group ("first purchase") must also be signed by the insurance consultant of Helvetia Insurance for the form to be complete. Helvetia Insurance forwards the complete order to the Swisscanto Vested Benefits Foundation's administrative office.

The order for a further purchase from the same investment group ("further purchase") or the sale of entitlements can only be placed with the Swisscanto Vested Benefits Foundation by the account holder using the "investment saving" form provided by the Swisscanto Vested Benefits Foundation. This type of order can be placed via Helvetia Insurance or directly via the Swisscanto Vested Benefits Foundation. The account holder is obliged to inform Helvetia Insurance of any changes in his/her personal situation (e.g. change of job, financial circumstances) and to enable a new risk assessment before any further purchase.

### 14a.4

The modalities of evaluation and purchase/sale of the entitlements comply with the currently applicable guidelines of the Helvetia Investment Foundation.

The Swisscanto Vested Benefits Foundation commissions the Helvetia Investment Foundation with the purchase/sale of the entitlements. The Helvetia Investment Foundation executes the order on the next Wednesday (or, if this is a public holiday, on the next bank business day) at the market value of the trading day.

The account holder's vested benefits account/safekeeping account is debited/credited for the purchase/sale of entitlements four bank business days after execution of the order at the Helvetia Investment Foundation.

The account holder acknowledges that the applicable guidelines are subject to change at any time and will be applied without any amendment of these regulations.

### 14a.5

Profits generated by investment saving are reinvested (accumulating investment savings).

### 14a.6

Vested benefits pledged within the framework of the promotion of home ownership cannot be invested in entitlements without the approval of the pledgee.

In the event of a (partial) disbursement of the vested benefits account, in particular when transferring the vested benefits to an employee benefit institution, when making an early disbursement under the promotion of home ownership, at termination or upon disbursement, upon disbursement of the retirement benefits on reaching the statutory retirement age, upon assignment of retirement capital to a spouse in the event of a divorce (Art. 22 of the Swiss Federal Law on Vesting in Pension Funds, LVOB) in accordance with the notification of the Court, or when death benefits fall due, entitlements are sold by the Swisscanto Vested Benefits Foundation in advance for the amount required. The day of the sale is set by the Swisscanto Vested Benefits Foundation.

The proceeds are credited to the vested benefits account to be used accordingly.

### 14a.7

The Swisscanto Vested Benefits Foundation charges a management fee of 0.075% per semester, based on the value of the safekeeping account. The value of the safekeeping account is derived from the redemption price of the entitlements as at 31 May and 30 November or the last preceding banking day. The management fee falls due on 31 May and 30 November and is debited to the vested benefits account. If all entitlements are sold, the management fee for the current semester falls due immediately (basis: market value of the entitlements at sale). If the balance on the vested benefits account is insufficient to finance the fees owed, the Swisscanto Vested Benefits Foundation is authorized to sell entitlements in order to provide the required liquidity. In this case, the day of the sale is set by the Swisscanto Vested Benefits Foundation.

### 14a.8

The Swisscanto Vested Benefits Foundation provides the account holder with a confirmation of the purchase or sale of entitlements and issues a vested benefits account statement at the end of the year.

### 14a.9

This addendum forms an integral part of the Regulations of the Swisscanto Vested Benefits Foundation.

Basle, November 2016

The Board of the Swisscanto Vested Benefits Foundation