



Comprehensive occupational benefit
schemes – from a single source

Swisscanto Foundations



Swisscanto

Stiftungen/Fondations/Fondazioni

Occupational benefit schemes – from a single source

Swisscanto foundations – more than 40 years of competence and experience

The Swisscanto Collective Foundation was founded in 1973 by the Association of Swiss Cantonal Banks and by what was then Patria (now Helvetia) to offer services related to employee benefit schemes.

With its modern and innovative products, the **Swisscanto Collective Foundation** offers solutions for compulsory occupational benefit schemes according to the LOB as well as occupational benefit schemes that go beyond the scope of mandatory insurance.

Founded in 1985, the subsidiary **Swisscanto Supra** implements the occupational benefit scheme outside of the LOB and therefore covers the demand for supplementary or additional occupational benefit schemes. Such a demand exists above all for employees with higher incomes.

Independent and reliable

The Swisscanto foundations are so-called semi-autonomous foundations. The Boards of Foundation decide autonomously and independently how savings are invested. At the Swisscanto Collective Foundation, only the risks of death and disability are reinsured; risks associated with the payment of retirement pensions are borne by the foundation itself (at Swisscanto Supra, these risks are also reinsured). The Swisscanto foundations do not have to take any shareholder interests into account – this makes them reliable, independent and trustworthy providers in the occupational benefit scheme market.

Companies of all sizes from all regions of Switzerland and from all industries entrust the Swisscanto foundations with their employee benefit schemes. The composition of the joint

Board of Foundation of the Swisscanto Collective Foundation reflects its roots in the Swiss economy. The Swisscanto foundations feel committed to their origin in the cantonal banks and aim to remain strong and reliable service providers for all companies operating in Switzerland, whether they are long established or newcomers to the market.

Security and equal treatment

The security of the pension assets as well as the interests and the equal treatment of the insured persons are the top priority for the Swisscanto foundations in all of their work. Thanks to their excellent financial standing, the Swisscanto foundations are able to fulfil their benefit commitments at all times.

Investment strategy

The investment strategy is chosen to ensure long-term wealth preservation and sustainable earnings. This allows the Swisscanto foundations to achieve optimal yields with a high degree of security and to provide an above-average return on retirement assets. In recent years, this was regularly well above the LOB minimum interest rate.

Developing an optimal investment strategy is a challenging task, requiring constant adjustments to market situations subject to increasingly rapid change. In order to hedge high risks of loss, the Swisscanto foundations have developed a modern and intelligent toolset that is constantly reviewed and adjusted if necessary. In the past, this enabled the foundation to manage severe capital market distortions successfully on its own.

The current asset allocation is available on our website:

www.swisscanto-foundations.ch
(Downloads, Key figures).



Reliable partners – for your security

Reliable investment partners

When investing pension assets, the Swisscanto foundations attach great importance to reliable and long-term partners with proven expertise, many years of experience and a sustainable track record in their business area.

Personal consulting, efficient administration

As an entrepreneur, you want to look after your company and your core business on the front line. So the Swisscanto foundations relieve you of all tasks relating to occupational benefit schemes: you know your personal advisor, who is able to provide you with competent and independent advice on all issues relating to employee benefit schemes, thanks to extensive training. The administration of your employee benefits contract is transparent, cost-effective and efficient thanks to technologically advanced systems. The Swisscanto foundations attach great importance to service quality and do not delegate tasks to call and service centres.

For your security: Helvetia Insurance

When choosing your insurance partner, the same principles apply as in the investment industry: reliability and continuity are top priorities. Helvetia Life Insurance Company has been covering the risks of death and disability since the foundation of the Swisscanto foundations.

Thanks to reinsurance with Helvetia, the Swisscanto foundations have access to first-class specialists and a modern and highly flexible management system for occupational benefit schemes. It is continuously adjusted and developed according to current requirements. As a result, the products of the Swisscanto foundations are always up to date, and changing customer needs can be taken into account promptly and adequately.



Flexible benefit plans thanks to pension modules

To help you handle your employee benefit schemes, the Swisscanto foundations offer you benefit plans that are so flexible that they can be tailored to your company's needs. Simply choose from a wide range of pension modules to create an occupational benefit scheme that best suits your needs. The definition of the salaries or the pension levels insured thus becomes comprehensible and transparent for all those involved.

A separate information sheet that you can obtain from your pension advisor informs you about the individual pension modules from which you can put together a benefit plan that meets your needs.

If, despite all the flexibility, a module does not correspond to what you want, just ask us for an individual solution!

Your advantages in any case

Whatever benefit plan you choose, you will always enjoy the following benefits:

- You get a simple, comprehensible and transparent pension solution.
- You do not pay the savings contributions until the end of the year – with no interest charged.
- The Swisscanto foundations and their investment partners guarantee professional asset management at all times.



Customised supplementary benefit schemes

A supplementary benefit scheme solution from Swisscanto covers the additional needs of employees with particular pension requirements: these are usually employees whose benefit coverage often has considerable gaps due to their higher salaries.

With a solution that is optimally tailored to the individual needs of your company and your employees, we combine basic and supplementary employee benefit schemes seamlessly into one harmonious whole.

Depending on needs, which can vary greatly depending on the company and personnel structure, Swisscanto will present you with different options for how to improve the retirement benefits and risk cover for employees with particular pension requirements in a targeted manner.

Our proposals coordinate the supplementary benefit scheme with the overall system of social insurance and take into account the legal scope for tax deductions.



Occupational benefit schemes without disadvantages

For the Swisscanto foundations, the interests of the insured persons are always the prime focus. Making profits or accumulating the highest possible reserves are not the priority. Occupational benefit schemes are a long-term business; pension benefits still have to be paid out tomorrow. That is why the Swisscanto foundations ensure that there is a good balance between actively employed people and pensioners and between existing and new business. The reservation policy is conservative, with balanced and current technical parameters. As a result, the Swisscanto foundations will continue to be very well positioned in future despite the aging society.

Quality and customer orientation as a core competence

The Swisscanto foundations attach great importance to ensuring that every customer has a personal advisor and knows them. When you contact the Swisscanto foundations, your cantonal bank or a trusted broker, you communicate directly with highly qualified pension advisors and consultants, not with an anonymous service or call centre. Your advisor is familiar with your needs and the specifics of your business and will provide the products and services you require. You receive a detailed, transparent quotation and know what you are choosing.

Straightforward support

Once the contract has been concluded, we start providing our support, something we consider just as important as consulting services. It is all very straightforward and entails very little effort on your part. Experts who manage your occupational benefit scheme efficiently and transparently are available at the cantonal bank, at certified and qualified brokers and at the Swisscanto foundations.

We also offer you the following support services at no additional cost:

- Our pension specialists also inform your employees about employee benefit schemes. Optionally, they will offer them comprehensive advice in all matters relating to occupational and supplementary benefit schemes.
- We will send you concise and comprehensive documents: account statements, group statements, personal insurance certificates, regulations.
- Our electronic platform [LOBonline](#) allows you to make amendments of all kinds, register new employees or submit the annual salary reports easily and directly on screen. You also have access to all your contract data at any time.
- The website www.swisscanto-foundations.ch keeps you up to date and comprehensibly informs you about important occupational benefit scheme issues and new products and services. In addition, we keep you in the loop with the latest news and legislation in the area of occupational benefit schemes.

Any questions?

If you have any questions about occupational benefit schemes, please do not hesitate to contact your customer advisor at the cantonal bank, your broker or the specialists at the head office of the Swisscanto foundations!

Swisscanto Foundations
Basel agency
St. Alban-Anlage 26, Basel
Telephone +41 58 280 26 66
Fax +41 58 280 29 77
info@swisscanto-foundations.ch

Swisscanto Foundations
Basel agency
St. Alban-Anlage 26, Basel
Telephone +41 58 280 26 66
Fax +41 58 280 29 77
info@swisscanto-foundations.ch

Postal address:
Swisscanto Foundations
P.O. Box 99
8010 Zurich

More information at

www.swisscanto-foundations.ch

