

Your asset management, as individual as you are

- > competent management of your assets
- > continuous monitoring
- > diversification of investments
- > detailed reporting on the performance of your assets
- > fair and transparent pricing model

- > individual choice of strategy
- > step-by-step investment and customised liquidity share possible
- > Restrictions can be defined

- > free transfer of investment securities from the foundation custody account to a private custody account at Sparkasse Schwyz AG, incl. tax directory (Switzerland)

- > suitable for investors who have a long-term investment horizon and are familiar with the opportunities and risks of equity investments

- > by deciding to place the management of your assets in other hands, you are demonstrating a high level of trust. Your trust is our commitment

Investment strategies and implementation

You define the investment strategy to be pursued and we work out the optimum composition of your securities portfolio based on our strategies:

- > Fixed interest
Equity component 0%

- > Defensive
Equity component max. 25%

- > Balanced
Equity component max. 60%

- > Dynamic
Equity component max. 80%

- > Individual (from CHF 1 million)
Equity component max. 80%

- > Realisation by means of individual securities (from CHF 250,000) or ETFs (from CHF 50,000)

Fees

For investment solutions:
> All-in fee **0.60%** p.a.
Includes account management fee, custody account fee, brokerage fee, asset management fee and foundation fee

For account solutions:
> Foundation fee **0.10%** p.a.
Includes account management fee and foundation fee

Information about the Vested Benefits Foundation

www.sparkasse.ch/ufsz-en, vorsorge@sparkasse.ch,
Phone +41 41 819 02 82, P.O. Box, 6431 Schwyz, Switzerland

Unabhängige Freizügigkeitsstiftung Schwyz (ufsz)

- > Pension solution from a single source: foundation - custodian bank - asset management → Sparkasse Schwyz AG

- > Tax advantage due to foundation domicile in the Canton of Schwyz (low withholding tax if you move away or live abroad)

- > Coordination: vested benefits assets and private assets with regard to cluster risks (investments), taxes, beneficiary regulations (inheritance law vs. pension law)

- > Possible from an amount of CHF 50,000

- > You can find the current interest rate at www.sparkasse.ch/zinssaetze

Contact / Consultants

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Opening process

Please send us the completed application form (cash- or investment solution) together with a copy of your ID by post.

Information about Sparkasse Schwyz AG

www.sparkasse.ch
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