

Change of investment strategy for pension account 3a

Edition 07.2020

Please complete and sign the enclosed "Investor profile" form and submit it together with your application. Using the information you provide, we can make you an offer that suits your needs, your financial situation and your risk tolerance.

Account no.

First name

Last name

Residence (street/no.)

ZIP code/city

Telephone private

Telephone business

Fax private

Email

Based on section 3 of the investment regulations, I hereby request a change of my investment strategy:

for the entire balance (future transfers will be invested in the new investment strategy)

for a partial amount of:

CHF

future deposits and transfers are to be invested in the previous investment strategy

future deposits and transfers are to be invested in the new investment strategy

My previous investment strategy

25

35

45

100

Bonds

Money market

Capital protection

My new investment strategy*

25

35

45

100

Bonds

Money market

Capital protection

* When changing the investment strategy, only one new investment strategy can be selected.

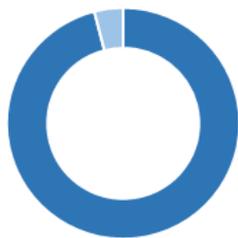
The sale and purchase of units is governed by section 3 of the investment regulations. I acknowledge that the investment strategy can only be changed free of charge once a year.

Signature

Place/date

Signature

Investment strategies



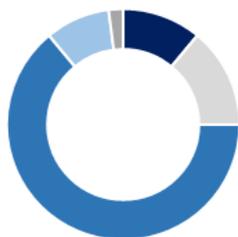
Asset Allocation (reference values)

- 96% bonds in CHF and money market CHF
- 4% bonds in foreign currencies

Investment strategy bonds

This strategy invests in bonds and other debt securities that can benefit from current market developments to an above-average extent. The investment goal is to optimize interest yield while avoiding major price fluctuations.

This investment strategy does not have an equity component.



Asset Allocation (reference values)

- 11% Swiss equities
- 14% international equities
- 64% bonds in CHF
- 9% bonds in foreign currencies
- 2% real estate

Investment strategy 25

This strategy invests primarily in fixed-income investments and to a limited extent, in equities. The investment goal is to optimize yield from interest and price gains while avoiding major price fluctuations.

The strategic equity weighting is 25%.



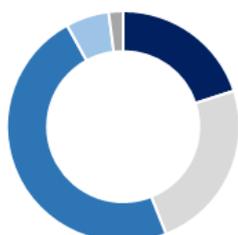
Asset Allocation (reference values)

- 16% Swiss equities
- 19% international equities
- 50% bonds in CHF
- 9% bonds in foreign currencies
- 6% real estate

Investment strategy 35

This strategy invests in a balanced combination of equities and fixed-income investments. The investment goal is to achieve a higher yield by exploiting price gains. At the same time, however, there is a possibility of price fluctuations.

The strategic equity weighting is 35%.



Asset Allocation (reference values)

- 20% Swiss equities
- 24% international equities
- 48% bonds in CHF
- 6% bonds in foreign currencies
- 2% real estate

Investment strategy 45

The strategy invests in fixed-income investments and to a greater extent in equities. The investment goal is to achieve greater returns by exploiting price gains. At the same time, however, there is a possibility of high price fluctuations.

The strategic equity weighting is 45%.



Asset Allocation (reference values)

- 44% Swiss equities
- 55% international equities
- 1% money market CHF

Investment strategy 100

The strategy invests in equities, with an overweighting in Swiss equities. The investment goal is to achieve greater returns by exploiting price gains. At the same time, however, there is a possibility of high price fluctuations. Downside risk is higher than that of conventional retirement funds.

The strategic equity weighting is 100%.

Investment strategies



**Reference portfolio:
Allocation under
OPO 2**
(reference values)

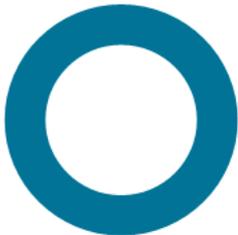
- 10% Swiss equities
- 35% international equities
- 20% bonds in CHF
- 20% bonds in foreign currencies
- 10% real estate
- 5% commodities

Investment strategy with capital protection

Zurich Invest Protect 85+ II mainly invests in various money market, bond and equity investments and to a lesser extent in real estate and commodities. When the markets are stable, the fund mainly invests in return-oriented investments such as equities, bonds, real estate and commodities. During periods of higher volatility, the fund assets are predominantly invested more secure investments, such as the money market and liquidity.

Risks

Your investment in Zurich Invest Protect 85+ II allows you to invest in the financial markets. The capital you invest in the fund is protected to an extent of at least 85 percent. The 85 percent capital protection is not an absolute guarantee. In the event of the insolvency of the capital protection provider, losses that go beyond the 85 percent protection threshold cannot be ruled out. The fund will be liquidated if the fund value drops to or below the capital protection level.



Asset Allocation
(reference values)

- 100% money market CHF

Investment strategy money market

This strategy mainly invests in fixed-income investments with a short residual term to maturity. The investment goal is to optimize the interest yield with the smallest possible price fluctuations.

This investment strategy does not have an equity component.