PostFinance Retirement Savings Foundation 3a
Application to open a retirement savings solution 3a

PostFinance

Please complete in block capitals.

Pension solution holder

I am applying for a retirement solution with PostFinance Retirement Savings Foundation 3a.

☐ Mr   ☐ Ms

Name _____

First name _____

Street _____   No. _____

Postcode _____   Location _____

Date of birth _____

Nationality   ☐ CH   ☐ Stateless   ☐ Other _____

Language of correspondence   ☐ German   ☐ French   ☐ Italian   ☐ English

Phone (private; mobile) _____

Important information

I belong to a pension fund (2nd pillar)[1]   ☐ yes   ☐ no

My private account with PostFinance for crediting to invested assets (IBAN / PostFinance account no.):[2]

_____

☐ I would like to transfer my retirement assets from my previous pillar 3a institution to
the PostFinance Retirement Savings Foundation 3a.[3]

[1] Mandatory information
[2] Save fees with the banking package
[3] We will send you the pre-filled form for signature

Option: inpayment with standing order

I am setting up a standing order in favour of the requested retirement solution 3a.

Debit account at PostFinance _____

Last name and first name of pension solution holder _____

	Statutory maximum amount[4]	**Define your own amount**
Amount	☐ Annual legal maximum amount with OPA pension fund[4]	☐ Define your own amount per periodicity[5] CHF _____
Periodicity	☐ monthly ☐ annually	☐ monthly ☐ annually ☐ semi-annually ☐ quarterly

First execution[6] on: _____ (dd.mm.yyyy)   Last execution date[7]: _____ (dd.mm.yyyy)

[4] Only possible if you belong to a pension fund (2nd pillar). The amount is distributed evenly according to the chosen periodicity.
  The statutory maximum amount will therefore be reached by the end of the year. Rounding adjustments may occur at the end of the year.
[5] Please note the statutory maximum amount.
[6] If the execution date falls on a Saturday, Sunday or public holiday, PostFinance will execute the order on the preceding banking day.
[7] If you do not specify a last execution date, the execution date applies until cancellation.

All future payments are to be invested directly in the following retirement funds.[8]

☐ PF Pension – ESG 25 Fund (ISIN CH0012056260) ☐ PF Pension – ESG 50 Fund (ISIN CH0012056203)

☐ PF Pension – ESG 75 Fund (ISIN CH0316793139) ☐ PF Pension – ESG 100 Fund (ISIN CH0484781684)

[8] An incoming payment is any credit to the retirement solution 3a, including interest accrued.

Legal basis for retirement solution 3a and any fund orders

1. General

1.1 Introduction
With this application to open a retirement savings solution, I am joining the PostFinance Retirement Savings Foundation 3a as a pension solution holder. For its part, PostFinance Ltd brokers the service and will transmit the data required to open and process the service to PostFinance Retirement Savings Foundation 3a (e.g. customer master and address data, signature image, order and transaction data as well as any changes to this and other data for the purpose of fulfilling legal and regulatory obligations, etc.).

1.2 Data protection
Information about how the foundation processes your personal data can be found in the Privacy Policy for PostFinance Retirement Savings Foundation 3a at postfinance.ch/dps-3a. PostFinance may also use your personal data for marketing and customer care purposes. Information on this can be found in the General Privacy Policy at postfinance.ch/dps.

1.3 Identification
If you have not yet proved your identity to PostFinance, please come to a Swiss Post branch or a PostFinance branch with this application and a valid official identification document (passport, identity card, residency permit).

2. Risk disclosure and conditions for any fund orders

2.1 General
PostFinance brokers any fund orders and forwards them to the Retirement Savings Foundation for execution. The order is submitted without a consultation ("execution only"). Neither PostFinance nor the Retirement Savings Foundation conduct an appropriateness test or a suitability test for the submitted order. There is also no selective or ongoing monitoring of the 3a portfolio.

Information on the implementation of the Financial Services Act (including PostFinance's licence and the contact details of the supervisory authority and the ombudsman conciliation office) is available at postfinance.ch/finsa.

2.2 Risk disclosure
a   The customer must inform themselves appropriately about the risks associated with each investment decision.
b   Customers invest in investment products exclusively at their own risk and for their own account. Neither the Retirement Savings Foundation nor PostFinance assume liability for decisions made by the customer.
c   Customers acknowledge that all available retirement funds have the potential for losses, some of which are significant. Retention of the capital invested is not guaranteed.
d   No representative or agent of the Retirement Savings Foundation or PostFinance is authorized to issue oral or written assurances or guarantees relating to the specific performance of a retirement fund.

2.3 Provisions for the retirement fund and order submission
a   The PF Pension – ESG 25 Fund, PF Pension – ESG 50 Fund, PF Pension – ESG 75 Fund, and PF Pension – ESG 100 Fund investment funds are issued in accordance with Swiss law.
b   The PF Pension – ESG 25 Fund complies with the provisions of the Swiss Ordinance on Occupational Retirement, Survivors' and Invalidity Pension Provision (OPO 2).
c   Based on Article 50, paragraph 4 of OPO 2, the equity component of the PF Pension – ESG 50 Fund, the PF Pension – ESG 75 Fund and the PF Pension – 100 Fund is higher than that of traditional retirement funds. The PF Pension – ESG 50 Fund, PF Pension – ESG 75 Fund and PF Pension – ESG 100 Fund investment funds are therefore suitable only for investors with the relevant risk capacity and risk appetite.
d   If the information on this form is incomplete or unclear, the execution of the fund order on the next possible date cannot be guaranteed. The Retirement Savings Foundation accepts no liability for any resulting price differences.

3. Legal basis

The following documents form the basis for the retirement solution 3a (item 1) as well as for any fund orders (items 2–5):

1. PostFinance Retirement Savings Foundation 3a regulations
2. Product description:"Retirement fund with the retirement savings account 3a"
3. Factsheet: "Costs and sales remuneration for PostFinance retirement funds"
4. Brochure: "Risks Involved in Trading Financial Instruments" (for your information)
5. Key information document (KID) – for each individual fund I have purchased

The documents are available at postfinance.ch/retirementplanning-information.

When I place a fund order, I acknowledge and accept that PostFinance receives remuneration from third parties when selling investment funds. I explicitly waive the right to receipt of sales remuneration from PostFinance. The amount of remuneration may change at any time. The latest overviews and detailed information on sales remuneration are available in the document Factsheet: "Costs and sales remuneration for PostFinance retirement funds" at postfinance.ch/retirementplanning-information.

I have read and agree to the information and documents listed above (unless otherwise indicated).

Location _____

Date _____

Pension solution holder's signature

Please send the form to: PostFinance Ltd, Scan Center, 3002 Bern

Please leave empty
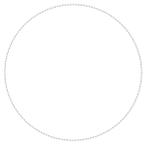
Concluding office	Locality code	Staff number	Date stamp
	_____	_____	