

# Product description

## Retirement fund with the retirement savings account 3a

When investing in funds as part of the pillar 3a fixed pension plan, you decide whether or not you wish to receive advice for every transaction. Advice is always provided in a personal consultation at the branch.

### Your investment needs

You make your own investment decisions – but you can take advantage of individual, personal advice if you wish.

### What the service includes

- Upon request, you can benefit from an individual consultation with a customer advisor. You receive an investment proposal tailored to your own investment strategy at a personal investment consultation. The investment proposal covers all assets in your retirement savings account 3a.
- The strategy is implemented via one of the four PostFinance Pension retirement funds.
- You can also order fund transactions – online or in writing – at any time without advice. They are executed without suitability checks.
- PostFinance does not carry out selective or constant monitoring of the investment strategies or take account of additional inpayments (including via funds saving plans or standing orders paid into retirement funds). The investment proposal contains a well-diversified product and is always in line with the investment strategy recommended.
- You can seek advice again at any time.
- Funds saving plans and standing orders paid into retirement funds can be set up.
- Please note the restrictions on pledged retirement savings accounts 3a.

### An overview of the most important services

Advice and services	
Access to consulting	✓
Investment proposal on request at a personal consultation	✓
Portfolio review at a consultation	✓
Online access to the service	✓
Online performance overview	✓
Account statement with performance summary	Yearly

### Prices and conditions

Custody account fees	No custody account fees
Transaction fees	No issue commission
Types of transaction	Standing orders for retirement funds, funds saving plans, individual purchases, redemptions
Fund range	PostFinance Pension 25, 45, 75 and 100
Sales remuneration	Yes, already included in the fund costs for the individual instruments (see factsheet: Costs and sales remuneration for retirement funds at <a href="https://postfinance.ch/investment-information">postfinance.ch/investment-information</a> ).
Securities delivery to third-party banks	Not possible

### At a glance

"Advice when you want it."



Advice and services



Individual investment strategy



Portfolio monitoring



Access to house view



More information about the product can be found at [postfinance.ch/retirementfunds](https://postfinance.ch/retirementfunds)

## Disclaimer

This document is an advertisement. Retirement funds are issued in accordance with Swiss law and are suitable for qualified investors. Prospectuses, KIID, BIB, the management regulations as well as annual and interim reports are available free of charge from the PostFinance Operations Center, any PostFinance branch or from UBS Fund Management (Switzerland) AG, P.O. Box, 4002 Basel, Switzerland. Before investing in a product, please read the latest prospectus carefully and thoroughly.

The PostFinance Pension 25 and 45 funds comply with the provisions of the Swiss Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans. Based on article 50, paragraph 4 of BVV 2, the equity component of PostFinance Pension 75 and PostFinance Pension 100 is higher than that of traditional retirement funds.

This information and these statements are for information purposes only and do not constitute either an invitation to tender, a solicitation, an offer or a recommendation to buy, sell or conclude transactions for any securities, other financial instruments or services or to perform other transactions. This information does not take into consideration the specific or future investment goals, financial or tax situation or particular needs of any specific recipient, and is therefore not a suitable basis for investment decisions.

We recommend that you consult your financial or tax advisor before every investment. All investment services and financial instruments provided by PostFinance Ltd are unavailable to US persons and other persons whose domicile or tax liability is outside of Switzerland and will therefore neither be offered nor sold/provided to them.

PostFinance Ltd  
Mingerstrasse 20  
3030 Bern  
Switzerland

Tel. 0848 888 700  
(within Switzerland: max. CHF 0.08/min.)  
[www.postfinance.ch](http://www.postfinance.ch)

**PostFinance** 