

Product description

Retirement fund with the vested benefits account

When investing in funds as part of a vested benefits policy, you decide whether you wish to receive advice or would prefer to submit the order to the Rendita vested benefits association independently for every transaction by means of a self-declaration. You can receive an investment proposal on request and arrange a consultation at any time.

At a glance

"Advice when you want it."



Advice and services



Individual investment strategy



Portfolio monitoring



Access to market view



An overview of the most important services

Advice and services

Access to portfolio-related advice	✓
Investment proposal on request	✓
Review of investments in accordance with individual investment strategy at customer's request	✓

Your investment needs

You make your own investment decisions independently by means of a self-declaration – but you can benefit from individual advice if you'd prefer.

What the service includes

- Upon request, you can benefit from an individual consultation. Based on your calculated risk capacity, risk appetite and investment horizon, you receive an investment proposal tailored to your own investment strategy. The investment proposal is only intended as a means of helping you with your investment decision and covers all assets in your vested benefits account.
- The strategy is implemented via one of the four PF Pension retirement funds.
- You can order fund transactions (by means of a self-declaration) at any time without advice. We forward them to the vested benefits association without carrying out any suitability checks.
- Neither PostFinance nor the association carry out selective or constant monitoring of the investment strategies. 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.
- The completion of a self-declaration is mandatory when issuing orders independently. This is not equivalent to a PostFinance consultation. The self-declaration is only produced for the Rendita vested benefits association. Its contents are not checked, stored or otherwise used by PostFinance. PostFinance can only assess whether a transaction meets your requirements as part of a personal consultation.

More information about the product can be found at postfinance.ch/retirementfunds.

Prices and conditions

Custody account fees	No custody account fees
Transaction fees	No issue commission
Types of transaction	Individual purchases, redemptions
Fund range	PF Pension - ESG 25, 50 and 75 Fund
Sales remuneration	Yes, already included in the fund costs for the individual instruments (see factsheet: Costs and sales remuneration for retirement funds at postfinance.ch/retirementplanning-information).
Securities delivery to third-party banks	Not possible

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