

## Investor profile – self-declaration Annex to the order form for a fund investment with the vested benefits account

This form must be completed if you have not sought personal advice at a PostFinance branch. It must be submitted with the "Order form for a fund investment with the vested benefits account".

Please send to: **Rendita Freizügigkeitsstiftung, P.O. Box 4701, 8401 Winterthur**

Due to statutory provisions (Art. 19a of the Vested Benefits Ordinance), we are required to learn more about your personal risk capacity when you invest your vested benefits assets in a retirement fund. This form is intended to help you choose your retirement fund.

### Vorsorgenehmer

Herr \_\_\_\_\_ Ms \_\_\_\_\_ Vested benefit account number \_\_\_\_\_  
 Surname \_\_\_\_\_ First name \_\_\_\_\_  
 Date of birth \_\_\_\_\_

### Risk capacity

Please answer the following questions and add up the points to determine your investor profile:

**1. Income:** What is your annual gross income from job, pension or other regular source of income?

A	Less than CHF 50,000	(0.00)
B	CHF 50,000 to 99,999	(0.25)
C	CHF 100,000 to 149,999	(0.50)
D	CHF 150,000 to 200,000	(0.75)
E	Over CHF 200,000	(1.00)

**2. Savings rate:** What percentage of your gross income are you able to save after deducting your current expenses?

A	I cannot save	(0.00)
B	Less than 10%	(0.33)
C	10% to 20%	(0.66)
D	Over 20%	(1.00)

**3. Obligations:** What are your financial obligations, such as mortgage debt or loans?

A	I do not have any debt.	(1.00)
B	Less than CHF 50,000	(0.80)
C	CHF 50,000 to 249,999	(0.60)
D	CHF 250,000 to 999,999	(0.40)
E	CHF 1 m to 3 m	(0.20)
F	Over CHF 3 m	(0.00)

**4. Assets:** What is the value of your assets including real estate? Base this on the market value of your assets.

A	I have no assets	(0.00)
B	Less than CHF 50,000	(0.20)
C	CHF 50,000 to 249,999	(0.40)
D	CHF 250,000 to 999,999	(0.60)
E	CHF 1 m to 3 m	(0.80)
F	Over CHF 3 m	(1.00)

**5. Professional development:** Which of the following best reflects your assessment of your income development over the next three years?

A	Falling	(0.00)
B	Trending downwards	(0.25)
C	Remain the same	(0.50)
D	Trending upward	(0.75)
E	Rising	(1.00)

**6. Family status:** How many people are financially dependent on you?

A	None	(1.00)
B	1	(0.75)
C	2–3	(0.50)
D	4–5	(0.25)
E	Over 5	(0.00)

**7. Planned expenditure:** Do you expect to incur major expenses in the next few years for which you will need a portion of your invested assets, e.g. for a house, a car or travel?

- A No (1.00)
- B Yes, less than 20% (0.66)
- C Yes, 20–40% (0.33)
- D Yes, over 40% (0.00)

**8. Financial buffer:** How long can you get by with your financial buffer of disposable funds without needing to fall back on your invested assets?

- A Less than 3 months (0.00)
- B 3–6 months (0.33)
- C 7–12 months (0.66)
- D Over 12 months (1.00)

## Risk appetite

**9. Purpose of your investment:** What are the purpose and goals.

- A The risk of loss should be as low as possible. High gains are not so important to me. (0.00)
- B I am willing to take a moderate risk of loss, in order to generate moderate opportunities for gain. (0.50)
- C I am willing to take a high risk of loss, in order to achieve the opportunity of generating high gains. (1.00)

**10. Risk range:** Assuming you were to invest in an asset and its market value would develop as follows until it was sold. Which would you purchase?

- A The asset whose value has risen by 1%. (0.00)
- B The asset whose value has either risen by 5% or fallen by 3%. (0.25)
- C The asset whose value has either risen by 10% or fallen by 8%. (0.50)
- D The asset whose value has either risen by 15% or fallen by 13%. (0.75)
- E The asset whose value has either risen by 20% or fallen by 18%. (1.00)

**11. Loss scenarios:** Imagine that your investments had lost 10% of their value in recent months. How do you react?

- A I would sell everything to avoid even greater losses. (0.00)
- B I would sell some of my assets to restrict my losses in the event of prices falling further. (0.33)
- C I would not take any action for the time being, because I know that financial markets are subject to fluctuations. (0.66)
- D I would invest more as I would expect the market to recover and would like to benefit from rising prices. (1.00)

## Investment horizon

**12. Timescale:** over what time period do you wish to invest?

- A 2–4 years
- B 5–8 years
- C 9–12 years
- D More than 12 years

## Result

Enter the value given for the calculated risk capacity and risk appetite in the table on the right-hand side. The risk capacity and risk appetite value further above determines your investor profile

Calculated risk capacity: \_\_\_\_\_

Calculated risk appetite: \_\_\_\_\_

### Calculation of investment profile in focus

Investor profile	Risk capacity	Risk appetite
Interest income	0.00–2.80	0.00–0.60
Income	2.81–3.60	0.61–1.20
Balanced	3.61–4.40	1.21–1.80
Growth	4.41–5.20	1.81–2.40
Capital gains	5.21–8.00	2.41–3.00

## PostFinance investment proposal

- Your investment horizon and your investor profile determine PostFinance's investment proposal.
- In some cases, there are two investment proposals to choose from. The investment horizon is used as a decision-making aid. The following rule applies: the shorter the investment horizon, the smaller the allocation of shares should be. Previous experience in financial investment or knowledge on the subject can also help you make a decision.
- The investment horizon should not be longer than the period until the planned retirement age. If you select a longer investment horizon, we recommend that you contact PostFinance to arrange a consultation.

The number of points you have calculated (= determined investor profile) and your investment horizon have resulted in the following investment options. Please mark the relevant field.

Investor profile	Investment horizon			
	2–4 years	5–8 years	9–12 years	More than 12 years
<b>Interest income</b>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup>	Interest-bearing account investment <sup>1</sup>
<b>Income</b>	Interest-bearing account investment <sup>1</sup>	PostFinance Pension 25	PostFinance Pension 25	PostFinance Pension 25
<b>Balanced</b>	PostFinance Pension 25	PostFinance Pension 45	PostFinance Pension 45	PostFinance Pension 45
<b>Growth</b>	PostFinance Pension 25	PostFinance Pension 75	PostFinance Pension 75	PostFinance Pension 75
<b>Capital gains</b>	PostFinance Pension 45	PostFinance Pension 75	PostFinance Pension 75	PostFinance Pension 75

<sup>1</sup> If the investment option "interest-bearing account investment" has been selected, you do not need to submit this document or the order form for fund investment with the vested benefits account. You can find the current vested benefits account interest rate at [postfinance.ch/interest](http://postfinance.ch/interest)

### Legal information and signature

I confirm that I have answered the above questions truthfully. The information I provided was used to produce my investor profile, based on which an investment strategy will be recommended. Investment decisions which do not fall within the scope of my investor profile entail greater risks or lower return potential. I acknowledge therefore that I cannot purchase fund units through the Rendita Vested Benefits Foundation if my investment decisions differ from my investor profile. In this case, I must seek advice from PostFinance.

The determined investment recommendation is solely intended to help with decision-making. I have made a definitive investment decision by selecting this investment strategy, having taken into account my financial circumstances, my knowledge and experience as an investor, my investment goals, and the determined investor profile. I acknowledge that the Foundation and PostFinance assume no liability for any securities losses and that I alone bear the risk

Location \_\_\_\_\_

Date \_\_\_\_\_

Account holders signature \_\_\_\_\_

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