



Investment themes for the "SmartFlex pension plan" (3a/3b)



The investment themes allow you to choose an investment according to your personal preferences. The investment themes each include an investment fund with 100% shares, are broadly diversified and denominated in Swiss francs. Particularly in the case of a longer investment horizon, and taking into account your risk profile, a higher proportion of shares would be appropriate as temporary price fluctuations are less significant. The return on these funds is automatically reinvested. In this way, you benefit from the compound interest effect.



Dividends

Solid dividend shares with a focus on Switzerland

This fund allows you to focus on stable income from companies in Switzerland (70%) and abroad (30%). The goal of this actively managed fund is to invest in shares from companies with consistent and attractive dividend distribution.

PostFinance Fonds High Dividend I

Expected overall costs:
0.74% per year

Global

Worldwide, but still local

The equity fund invests worldwide in a wide range of leading companies, without losing focus on Switzerland. The proportion of Swiss shares is around 25%. With passive management, you benefit from low fund costs and market-consistent performance.

PostFinance Fonds Global I

Expected overall costs:
0.59% per year

Sustainability

Informed investment

The growing pressure on companies and public-sector institutions to reduce their CO₂ emissions has generated opportunities that investors can benefit from. When making investment decisions, the fund uses a tried-and-tested ESG scoring model. This ensures that its investments offer a positive contribution to the environment and society as a whole.

AXA WF Global Factors – Sustainable Equity CHF I

Expected overall costs:
0.66% per year

ESG criteria

In a world that is increasingly aware of the issue of sustainability, responsible investment is becoming more and more important. Funds that take environmental, social and corporate governance (ESG) considerations into account attempt to meet this requirement.

Flexible risk and income management

With your personal premium split, you determine what proportion of your premium to invest in equity funds as return-oriented capital and what proportion to invest as fixed-interest safety capital. You can customize your premium split and decide at any time the extent to which your future premium payments should be exposed to market fluctuations.

Reinvestment of income

In all three investment themes, we use accumulation funds. This means that dividend distributions are reinvested automatically. In this way, you benefit from the compound interest effect.

Change of investment theme

You can change your investment theme at any time easily and free of charge.

Total costs

The total costs of the investment portion (indicative price) consist of:

- Total expense ratio (TER)
- Fund management costs 0.4% (fund trading, portfolio management, fund administration)



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