PostFinance

Investment themes for “SmartFlex pension plan” (3a/3b) “SmartFlex capital plan” (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.

Dividend focus Switzerland	**Global**	**Climate**
Solid dividend shares with a focus on Switzerland	**Worldwide, but still local**	**Informed investment**
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.	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.	This is a global equity fund that aims to achieve an annual reduction in CO_2 intensity and make a contribution towards international climate targets. The fund seeks to invest more heavily in companies that cut their relative CO_2 footprint and/or contribute to the energy transition.
PF - High Dividend Fund I	PF - Global Fund I	PF - Global Climate Equity Fund I
Expected Fund costs: 0,37% per year	Expected Fund costs: 0,21% per year	Expected Fund costs: 0,29% per year

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.

Fund costs
The fund costs correspond to the “Ongoing costs taken each year”. More information can be found in the key information document.

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