

To PostFinance Retirement Savings Foundation 3a

Personal details

Retirement savings account no. _____

Last name _____

First name _____

Date of birth _____

Telephone _____

Choice of retirement fund (only one selection possible per order)

- PostFinance Pension 25 (Securities no. 1205626) PostFinance Pension 45 (Securities no. 1205620)
- PostFinance Pension 75 (Securities no. 31679313) PostFinance Pension 100 (Securities no. 48478168)

Single order

- Purchase, amount¹ CHF _____ Purchase, current retirement savings account credit¹
- Redemption (sale), amount² CHF _____ Redemption of all stock²

¹ Minimum amount CHF 100. Purchase will be at the next possible execution date.

² The proceeds will be credited to the retirement savings account 3a.

Funds saving plan

- Open a funds saving plan:
use retirement savings account credit to regularly invest in the selected retirement fund
- Amount³ _____ first execution date⁴ _____
- last execution date _____ until revoked
- Frequency of fund subscription twice a month⁵ monthly every two months quarterly
- Cancel (stop funds saving plan)⁶

³ The minimum amount is CHF 100.

⁴ If the execution date falls on a Saturday, Sunday or general public holiday, the purchase will be made on the next possible execution date.

⁵ The first execution date must be between the 1st and 15th day of the month.

⁶ Does not include the sale of fund units. Only regular purchasing orders will be stopped.

Standing order for fund investment

- Record standing order:
Invest all future inpayments to retirement savings account 3a in the selected fund. Inpayments include all credits on the retirement savings account 3a, including interest credits.
- Cancel existing standing order⁷

⁷ does not include the sale of fund units. Only regular purchasing orders will be stopped.

Consultation and risk information

Important information: A retirement fund can only be purchased if I have received advice from a PostFinance customer advisor, or if I have explicitly refused a consultation (waiver).

Without an explicit consultation waiver, by signing this form I confirm I have been informed by a PostFinance advisor about the general risks of fund investments as well as the risks, the type of investment and the costs of the investments carried out.

The PostFinance customer advisor has also made two documents available to me:

1. The document on the risks of fund investments
2. The key investor information document (KIID) – for each individual fund I have purchased.

I do not wish to arrange a personal consultation (waiver)

By signing this form, I confirm that I am familiar with the investment fund business. In particular, I am familiar with the functioning and risks of retirement funds.

Retirement funds are issued in accordance with Swiss law and are suitable for qualified investors. The PostFinance Fonds Pension 25 and 45 meet the requirements of BVV2. Based on article 50, paragraph 4 of BVV2, the equity component of PostFinance Pension 75 and PostFinance Pension 100 is higher than that of traditional retirement funds. Orders must be sent to the PostFinance Retirement Savings Foundation 3a in writing by post. If the information on this form is incomplete or unclear, the execution of the fund order on the next possible date cannot be guaranteed. The foundation accepts no liability for any resulting price differences.

I acknowledge and accept that PostFinance may receive remuneration from third parties when selling investment funds. I expressly waive my right to delivery of such remuneration and agree that PostFinance may retain this as remuneration for the sales services carried out. The remuneration may change at any time. The latest overviews can be found in the document "Costs and sales remuneration" at postfinance.ch/funds-publications.

Location _____

Date _____

Signature _____

Please send the form to:

PostFinance Retirement Savings Foundation 3a
P.O. Box
CH-4002 Basel

An investment fund combines many small asset holdings into one large pool. Professional fund managers handle these assets and strive to achieve the best possible returns. As an investor, your capital is exposed to reduced risk on account of the broad diversification. Depending on the investment fund, investments are placed on the money market or in bonds, equities, real estate or commodities. The rule of thumb is that higher earnings expectations entail greater risk. By subscribing a unit certificate you share the risk of the assets in the fund. Please consult the sales prospectuses, regulations, Key Investor Information Documents (KIID) or the key information document (BIB) or the simplified prospectuses of the relevant fund for information about the investment fund's objective and investment principles. Please note that past performance is no guarantee of future trends.

Given the current market trends, foreseeable events can be anticipated. Price changes therefore generally occur when market participants have unrealistic expectations.

The following main risks should be borne in mind:

Market and price risk

Although the fund assets are broadly diversified, it is nevertheless possible that an overall negative performance on one or more stock exchanges can lead to corrections in unit prices. The risk is generally higher for equity funds than for bond-based funds. Any fall in the price of a security in the fund is reflected in the price of the unit certificate.

Currency risk

If the investments are denominated in foreign currencies, there is an additional currency risk if the relevant exchange rate falls. Significant components such as the country's inflation rate, interest spreads to the Swiss interest level, the assessment of the economic trend, the geopolitical situation and the security of the investment can all influence the exchange rate. Psychological factors such as a lack of confidence in a country's political leadership can also affect a currency.

Interest rate risk

Uncertainty about future changes in the market rates can result in greater fluctuations in interest rates. Higher expected inflation or changes in creditworthiness (credit standing) can also impact bond prices. When capital market rates fall, for example, the value of bonds (and hence their market price) goes up and vice versa. Interest rate changes can also affect share prices but these are already factored into the price risk (see above under "Market and price risk"). The interest rate risk is reflected in the fund's unit price depending on the fund's investment focus.

Risk concentration for specialized funds

Equity and bond funds as well as speciality funds can, in principle, produce higher returns and losses than broadly diversified funds. The conditions governing the range of investments are more stringent. This means that higher returns can be achieved if the fund performs well but the risk of loss is also greater if prices decline substantially. By choosing this type of fund you accept a broader fluctuation range for the price of your units from the outset.

Risks associated with investing in real estate funds

Investments in real estate can be made directly by purchasing real estate on the one hand or indirectly via real estate companies on the other. Real estate investments involve physical assets, property and land that are ultimately unique, and in which trading is not regulated. Real estate often responds to interest rate changes in a similar way to bonds: when interest rates are low, for instance, mortgages are cheap and it is easier to generate above-average profits. Conversely, high interest rates result in lower profits. Fiscal incentives offered by the state to promote the purchase of real estate and attractive lending conditions can also lead to price increases. The returns generated by a real estate fund are also influenced by the percentage increase or decrease (premium/discount) in relation to the nominal value of the real estate investment.

Investments in emerging markets

The term "emerging markets" is used to refer to markets experiencing rapid growth. These developing countries are on the way to becoming industrialized nations. Other criteria for defining emerging markets are income per capita, the level of development of the financial industry and

the proportion of the total economy accounted for by the service sector. There are risks linked to investing in emerging markets that are less common in advanced countries. These can include the following:

- Political risks: short-term, fundamental shifts can occur in a nation's economy and political landscape. Your assets may be subject to state control or restricted rights of disposal.
- Economic risks: reactions to changes in interest and inflation rates may be more pronounced than in developed countries. Financial markets in emerging economies often lack an adequate structure and sufficient supervision.
- Market risks: market liquidity, transparency and efficiency are often inadequate and regulations are not as clear as in developed countries.

Investments in commodities

Commodities are physical goods that are produced via agriculture or mining, for example, and standardized for use as the underlying of a transaction. Derivatives on commodities such as energy, precious and other metals, and agricultural products are traded on futures markets. The price of commodities is influenced by a number of factors. These include:

- the relationship between supply and demand
- climate and natural disasters
- state programmes and regulations, national and international events
- state intervention, embargoes and tariffs
- movements in interest and exchange rates
- provisions relating to monetary policy, trading, fiscal and currency controls.

These variables can lead to additional investment risks.

Commodities investments are subject to greater fluctuations in value than conventional investments, and yields on commodities can collapse at short notice. Commodity price fluctuations also affect the value, and hence the price, of a futures contract based on the commodity. When market activity is limited, a contract may become less marketable. This can lead to significant price changes depending on the situation.

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