

Alpian 3a

100% BlackRock | Managed by lemania-pension

Global + Crypto Very Dynamic Strategy



Global + Crypto Very Dynamic Strategy

This strategy, managed by lemania-pension through the Fondation romande en faveur de la prévoyance individuelle liée (3a), is suitable for investors seeking maximum growth and ready to accept significant market fluctuations. The strategy has an international focus and incorporates around 5% to Bitcoin within a diversified framework. This plan is invested 100% through cost-efficient products offered by BlackRock¹.

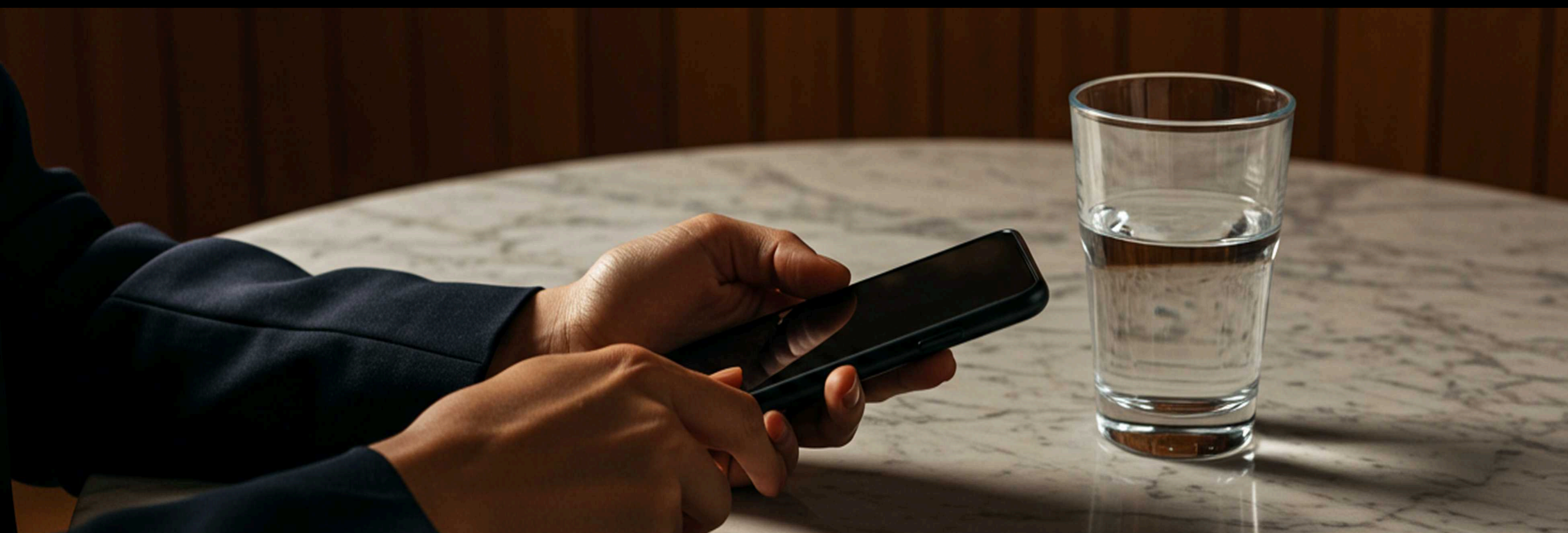
Investment risk
4/4

Reference currency
CHF

Rebalancing frequency ²
Weekly

TER average
0.17%

Management fees ³
0.60%



↗ Equity exposure: typically around 95%, with 5% allocated to Bitcoin

↗ Fixed Income exposure: typically 2%, focused on Swiss governmental bonds

↗ Focus on global diversification

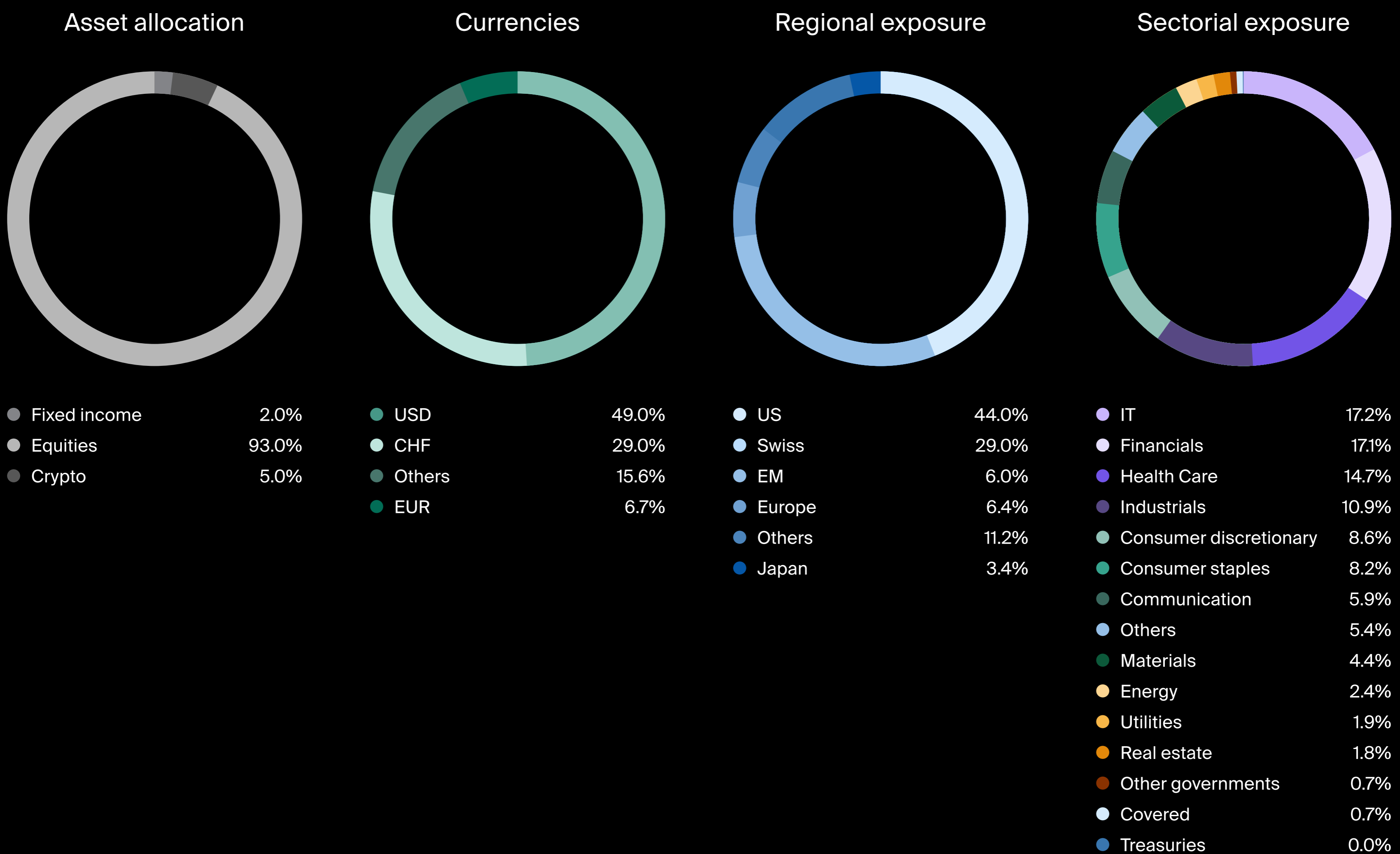
↗ At least 25% of the portfolio is invested in Swiss francs or hedged back to CHF

↗ Underlying funds are managed by BlackRock

↗ Passive investment strategy

Indicative asset allocation (±10%)

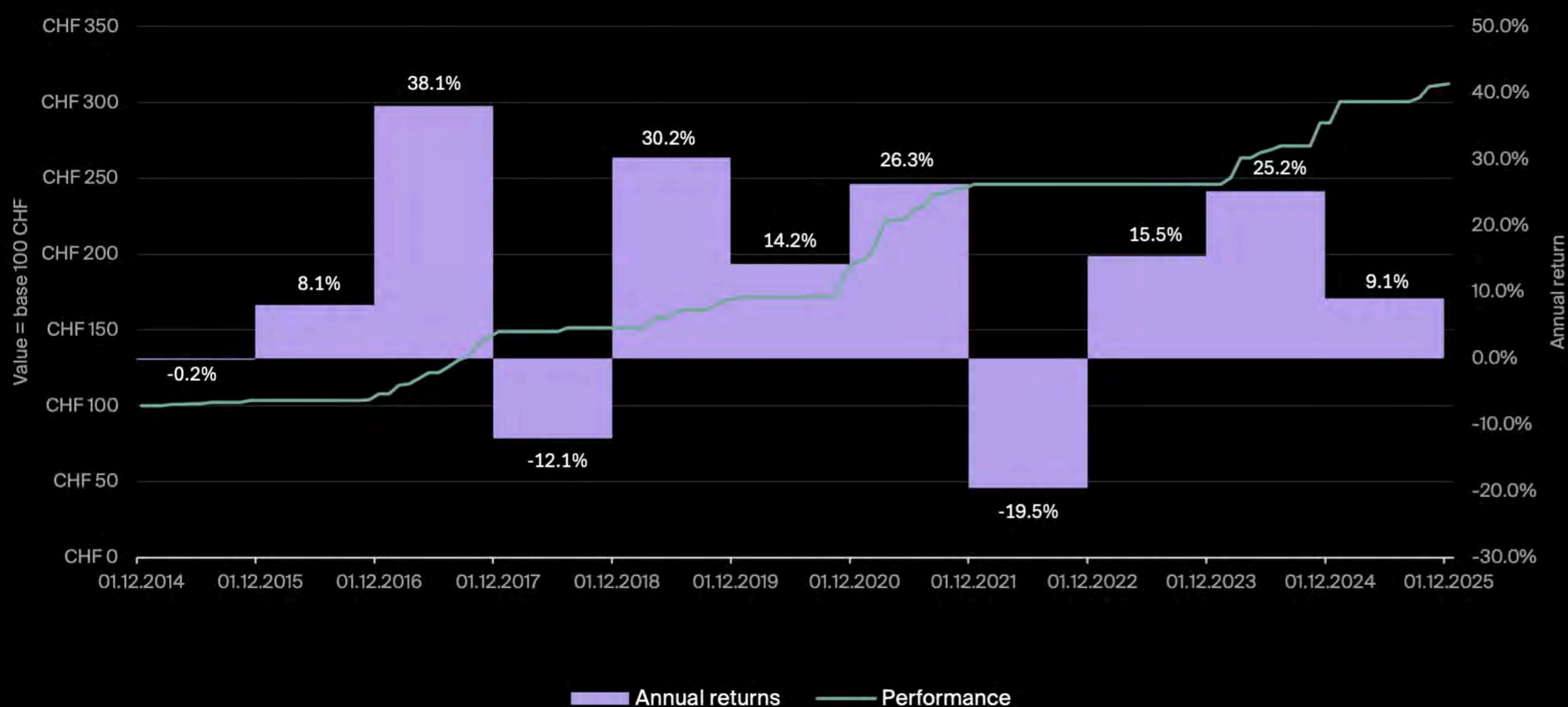
Fixed income	2.0%
Swiss bonds	2.0%
Equities	93.0%
Global equities	60.0%
Swiss equities	27.0%
Emerging market equities	6.0%
Cryptocurrencies	5.0%
Bitcoin	5.0%



Historical performance, gross of fees, based on indices (01.2015- 12.2025)⁴

Annualised Return	10.8%
Annualised Volatility	14.6%
Max Drawdown	-21.5%

Global + Crypto very dynamic plan



Our Partners and Associated Costs

We work with trusted institutions to ensure the secure management of your 3A strategy.

Fees	Details	Costs
Administration & other costs	These include management and administration fees, custody fees, as well as distribution and technology-related charges. ³	0.60%
Average product cost (TER)	The TER reflects the overall cost of investing in the BlackRock funds and ETF proposed.	0.17%

Who are our partners?

FRPI / Iemania-pension

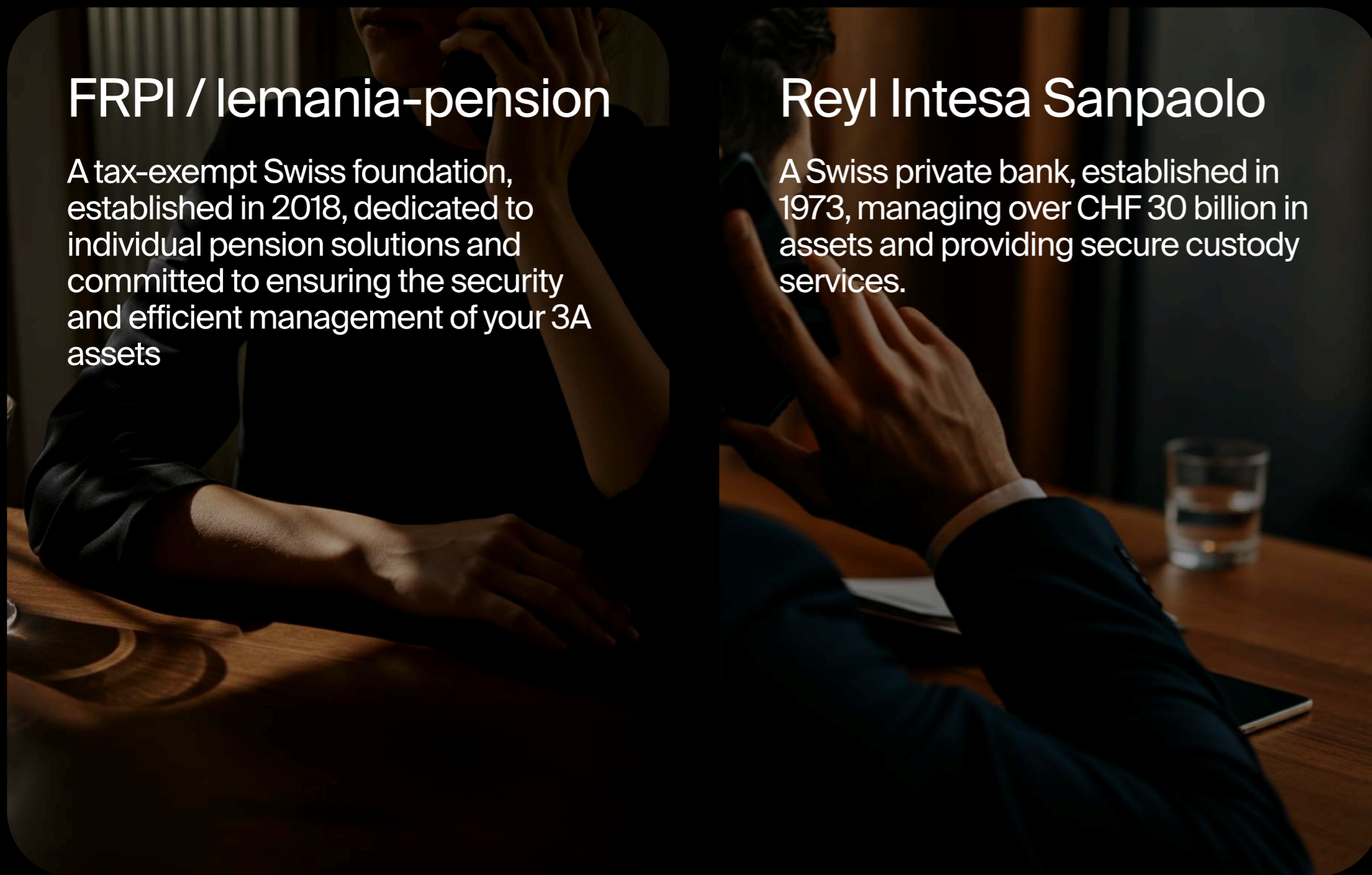
A tax-exempt Swiss foundation, established in 2018, dedicated to individual pension solutions and committed to ensuring the security and efficient management of your 3A assets

Reyl Intesa Sanpaolo

A Swiss private bank, established in 1973, managing over CHF 30 billion in assets and providing secure custody services.

BlackRock

A global leader in asset management, delivering efficient, diversified, and cost-effective fund management.





Disclaimers

¹ The Bank may act in a conflict of interest situation as BlackRock is a major shareholder of the Bank Parent Company Intesa Sanpaolo. Alpian SA takes all necessary measures to identify and manage all potential conflict of interest situations that may arise in the provision of financial services.

² Portfolios are rebalanced on a weekly basis to maintain alignment with their strategic asset allocation and to manage deposits and withdrawals. These rebalancing decisions are made and implemented by the FRPI 3a Foundation.

³ An annual management fee of 0.60% applies. This fee does not include VAT, currency exchange costs, stamp duties, nor the individual TER and subscription/redemption spreads of each product, which are directly charged to the price of the relevant instrument.

The breakdown of administration & other costs is as follows:

Management & Administration (0.30%) – Services provided by the Fondation Romande en faveur de la Prévoyance Individuelle liée (FRPI) / Iemania-pension

Custody (0.125%) – Services provided by Reyl Intesa Sanpaolo

Introduction & Technology (0.175%) – Services provided by Alpian

Alpian and its partner reserve the right to modify these fees and conditions at any time.

⁴ Backtested performance is hypothetical and does not represent actual trading. It is based on historical data and assumptions that may not reflect real market conditions or the impact of economic and behavioral factors. Past performance, whether actual or simulated, is not a reliable indicator of future results. The results shown do not account for all fees, transaction costs, taxes, or slippage that may occur in live trading. Historical performance is based on the following indices:

- Swiss equities: SPI Index
- Global equities: M1CXCSAQ Index
- Emerging market equities: MKEF Index
- Swiss bonds: SBR14T Index
- Global bonds: LEGATRCH Index
- Global corporate bonds: BGLCTRCH Index

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided is not legally binding and does not constitute an offering or solicitation to enter into any type of financial transaction. Nothing contained in this article constitutes a solicitation, recommendation, endorsement, or offer to buy or sell any securities or other financial instruments in this or in any other jurisdiction in which such solicitation or offer would be unlawful under the laws of such jurisdiction. Alpian S.A. makes no warranty as to the content, timeliness, or exhaustiveness of the information and therefore disclaims any and all liability for any loss that may occur as a result of using the information. For distribution in Switzerland only. This document may not be reproduced in whole or in part without the written permission of Alpian S.A. Copyright © 2022 Alpian S.A. All rights reserved. The content is prepared and owned by Alpian S.A. Registered address at 17 chemin des Crêts, 1209 Geneva, under the supervision of the Swiss Financial Market Supervisory Authority (FINMA).

+alpian