

Alpian Pillar 3a

100% BlackRock | Managed by Iemania-pension

# Prepare your future today.

Our Pillar 3a has been designed for performance. Your capital is invested with Blackrock index funds and your portfolio is therefore aimed at optimal growth so that you have more at the time of your retirement.




Alpian Pillar 3a

# Introduction


<div><div>i</div><div>Minimum to start CHF 300</div></div>	<div><div>i</div><div>Reference currency CHF</div></div>	<div><div>i</div><div>Rebalancing frequency <sup>1</sup> Weekly</div></div>	<div><div>i</div><div>TER average 0.15%</div></div>	<div><div>i</div><div>Management fees <sup>2</sup> 0.60%</div></div>
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Investment approach


# Built for performance




**100% BlackRock**  
All of your 3a money is invested in trusted BlackRock funds.



**8 investment strategies**  
Pick among Swiss or Global focus and 4 different risk profiles.



**Low-cost index investing**  
Low-fee, diversified exposure through index funds and ETFs.



**Full allocation**  
Your money is always invested, maximising long-term compounding.

Why choose Alpian 3a

# Your benefits at a glance

Tax-efficient	Reduce your taxable income by up to CHF 7'258 per year (CHF 36'288 if self-employed).
Pension partner	Your assets managed by lemania-pension with BlackRock funds.
Secure & transparent	Assets are protected and held separately.
Fully digital	Open and manage everything in the Alpian app.
Flexible transfers	Move your existing 3a easily to Alpian.



Personalised strategies

# 8 investment strategies

## ① Choose your focus



### Swiss

The strategy gives preference to Swiss companies and investments denominated in Swiss francs.



### Global

The strategy has an international focus.

## ② Choose your risk profile



### Moderate

This strategy aims for modest returns with a focus on capital protection.



### Balanced

This strategy targets a balance between capital preservation and growth.



### Dynamic

This strategy targets higher capital growth and accepts larger market movements.



### Very dynamic

This strategy targets maximum growth and accepts significant market fluctuations.

Set up your Pillar 3a

# Simple way to start

①

## Start in minutes

Open or transfer your 3a directly in the Alpian app. Fast and fully digital.



②

## Choose your strategy

Choose from 8 BlackRock portfolios aligned with your goals and risk level.



Pillar 3a



Step 8 of 8

### Confirm investment strategy

Based on your answers, we recommend the strategy below. You can confirm it now or change it anytime from your Pillar 3a dashboard.

③

## Build long-term wealth

Your savings are invested in low-cost index funds for long-term growth.

BlackRock

Withdrawal conditions

## Early withdrawal only in specific cases

Purchase of your primary residence.

Permanent departure from Switzerland.

Becoming self-employed.

Retirement (up to 5 years before official age).

Disability or death.

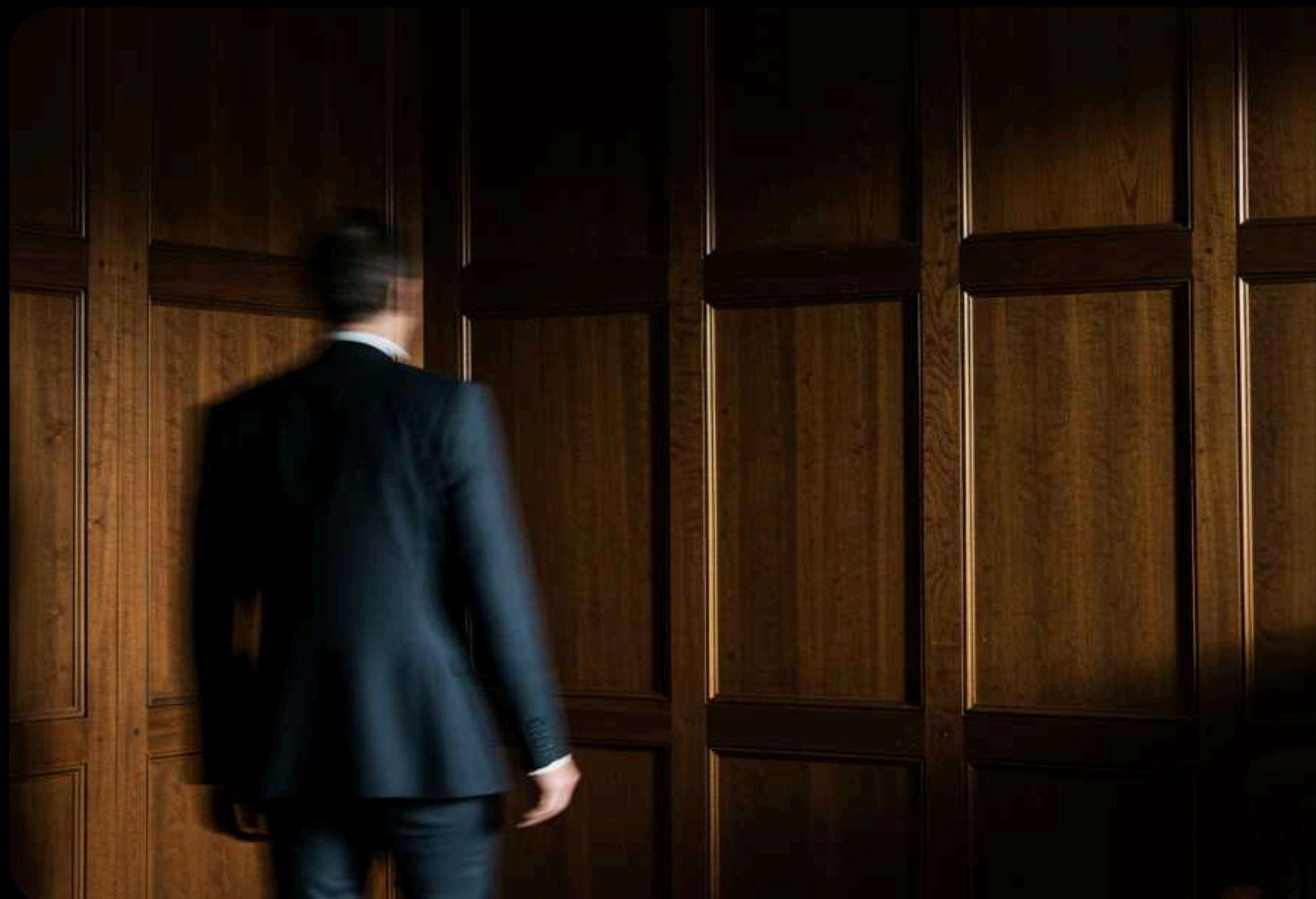
Other fees: early withdrawal (encouragement to home ownership) CHF 400, pledge CHF 100, address search CHF 50, permanent departure abroad CHF 500





Our partners

## Innovating through collaboration



### BlackRock

BlackRock is the world's largest asset manager, trusted by institutions and investors globally for its expertise. Alpian partners with BlackRock to build and manage the investment funds used in its Pillar 3a strategies ensuring professional diversification, transparency, and cost efficiency.

### FRPI / Iemania-pension

Iemania-pension is a Swiss pension foundation that manages Alpian's Pillar 3a assets. It ensures compliance with Swiss pension law and provides the regulatory framework that protects your retirement savings.



### Reyl Intesa Sanpaolo

Reyl Intesa Sanpaolo is a Swiss private bank and part of the Intesa Sanpaolo Group, one of Europe's leading banking institutions. Reyl Intesa Sanpaolo acts as the custody bank for Alpian's Pillar 3a assets meaning your investments are safely held and protected under Swiss banking regulations.

# Disclaimers

<sup>1</sup> 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.

<sup>2</sup> 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.

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