Alpian 3a

100% BlackRock | Managed by lemania-pension

Global Dynamic Strategy

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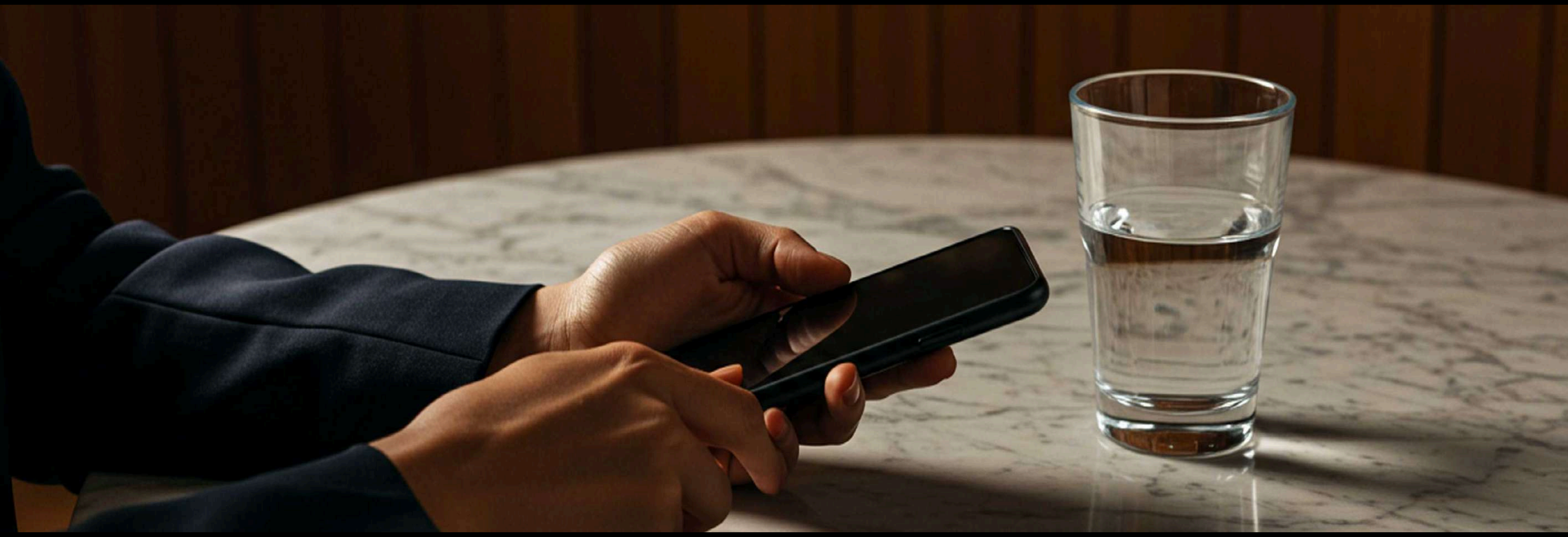
Global Dynamic Strategy

This strategy, managed by lemania-pension, our pension partner, is suitable for investors aiming for higher capital growth and comfortable with larger market movements. The strategy has an international focus. This plan is invested 100% through cost-efficient products offered by BlackRock.

Investment risk	Reference currency	Rebalancing frequency [1]	TER average	Management fees [2]
3/4	CHF	Weekly	0.16%	0.60%

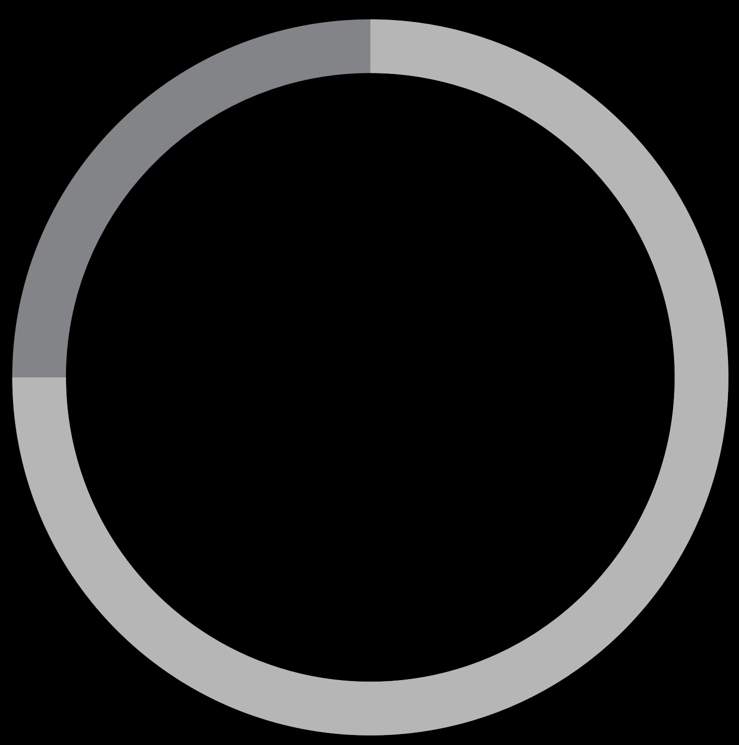


- Equity exposure: typically between 70% and 80%
- Fixed Income exposure: typically between 20% and 30%, focused on government and corporate bonds
- Focus on global diversification
- At least 30% of the portfolio is invested in Swiss francs or hedged back to CHF
- Underlying funds are managed by BlackRock
- Passive investment strategy

Indicative asset allocation (±10%)

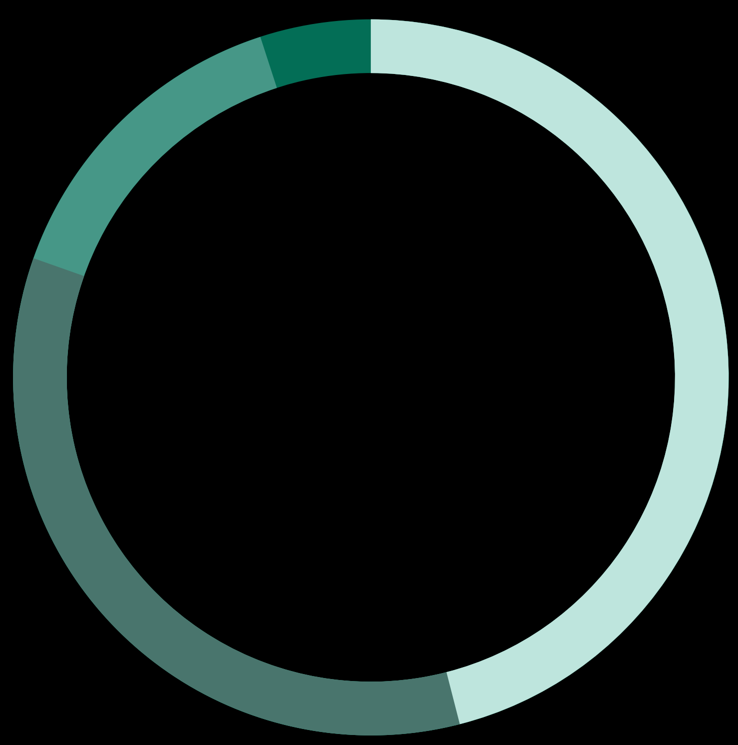
Fixed income	25.0%
Swiss bonds	9.0%
Global corporate bonds	11.0%
Global bonds	5.0%
Equities	75.0%
Global equities	47.0%
Swiss equities	21.0%
Emerging market equities	7.0%

Asset allocation



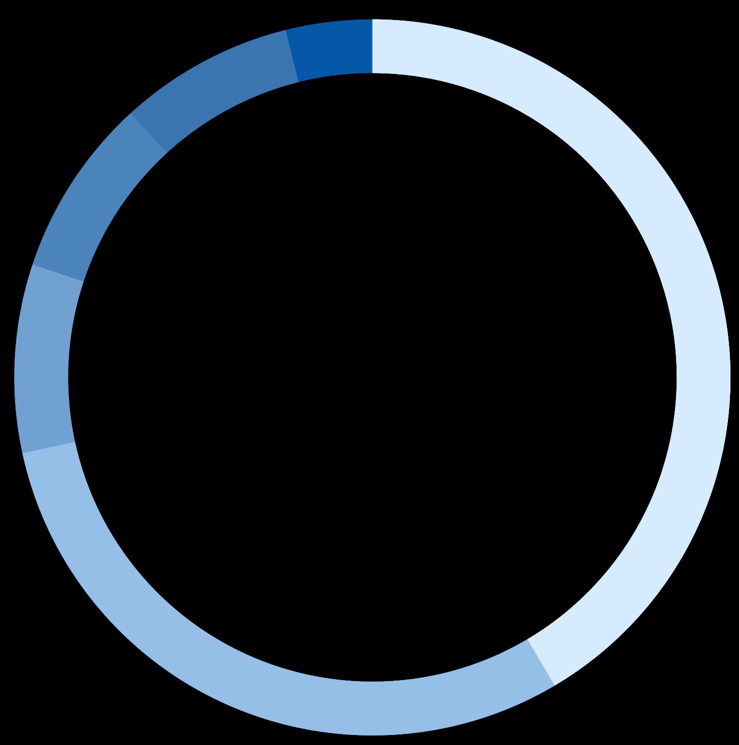
Fixed income	25.0%
Equities	75.0%

Currencies



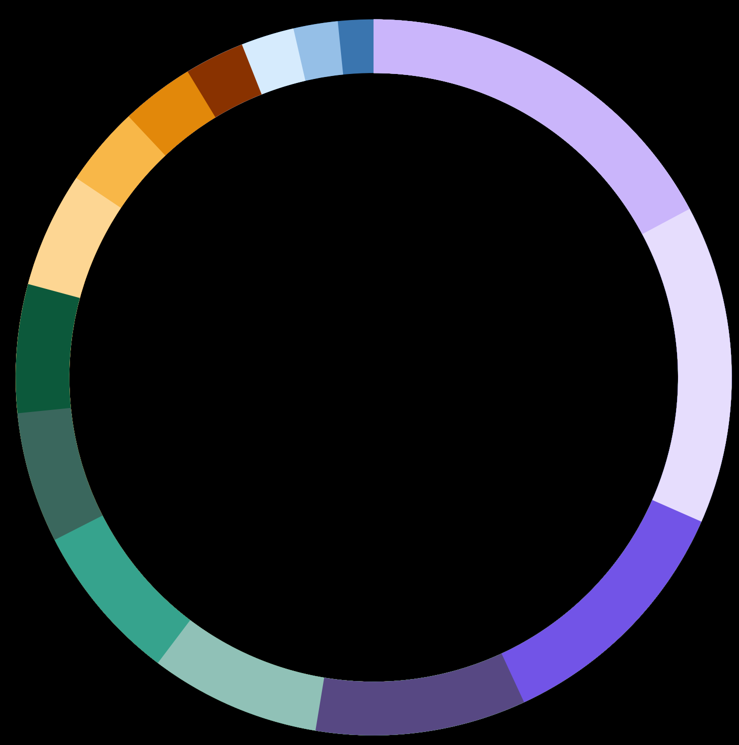
CHF	46.0%
USD	34.4%
Others	14.5%
EUR	5.0%

Regional exposure



US	41.5%
Swiss	30.1%
Europe	8.5%
Others	8.1%
EM	7.9%
Japan	3.9%

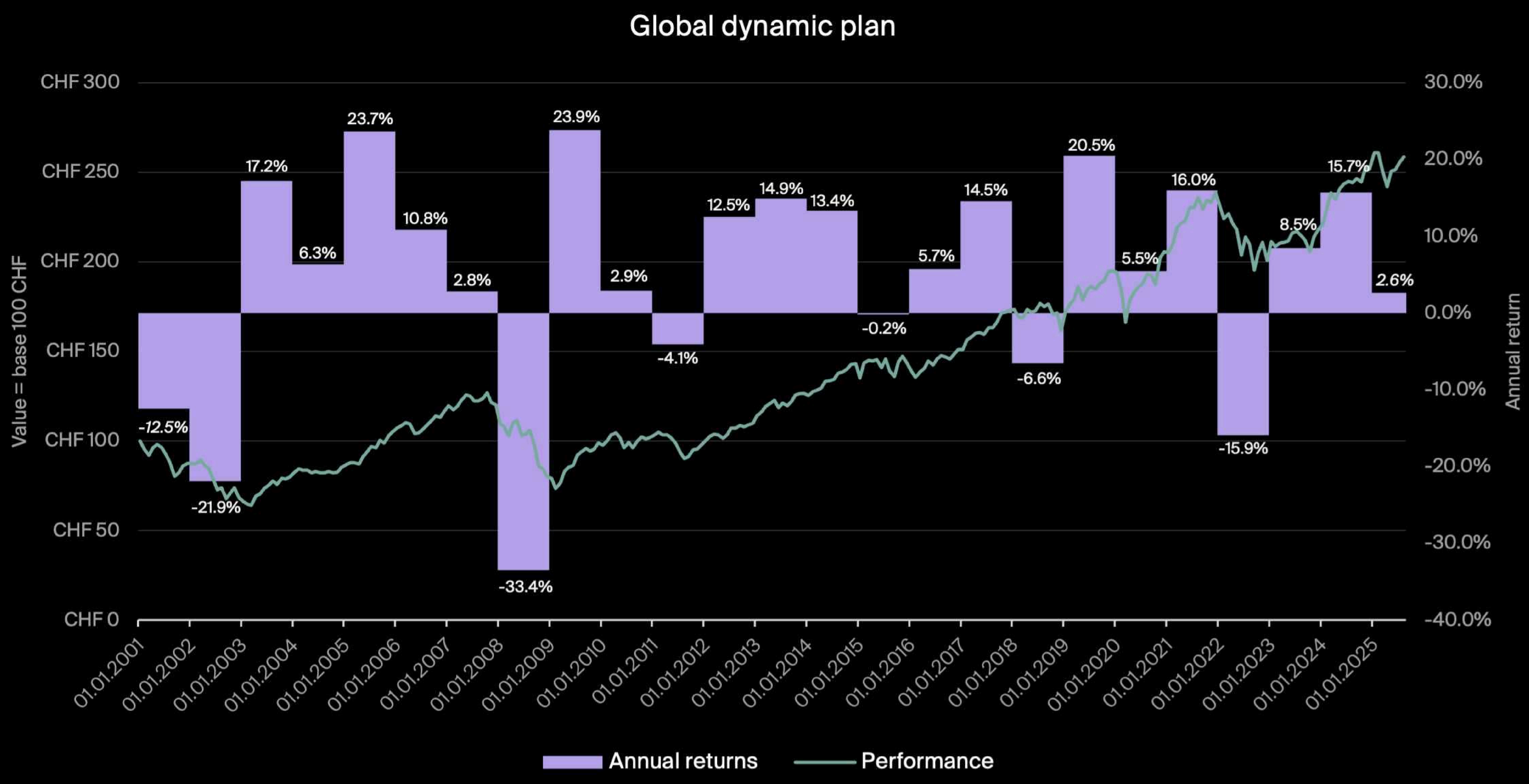
Sectorial exposure



Financials	17.2%
IT	14.4%
Health Care	11.5%
Industrials	9.6%
Consumer discretionary	7.7%
Consumer staples	7.2%
Treasuries	6.0%
Other governments	5.8%
Communication	5.2%
Materials	3.6%
Covered	3.3%
Others	2.8%
Energy	2.4%
Utilities	2.0%
Real Estate	1.6%

Historical performance, gross of fees, based on indices (01.2000- 08.2025)[3]

Annualized Return	3.9%
Annualized Volatility	11.0%
Max Drawdown	-42.2%

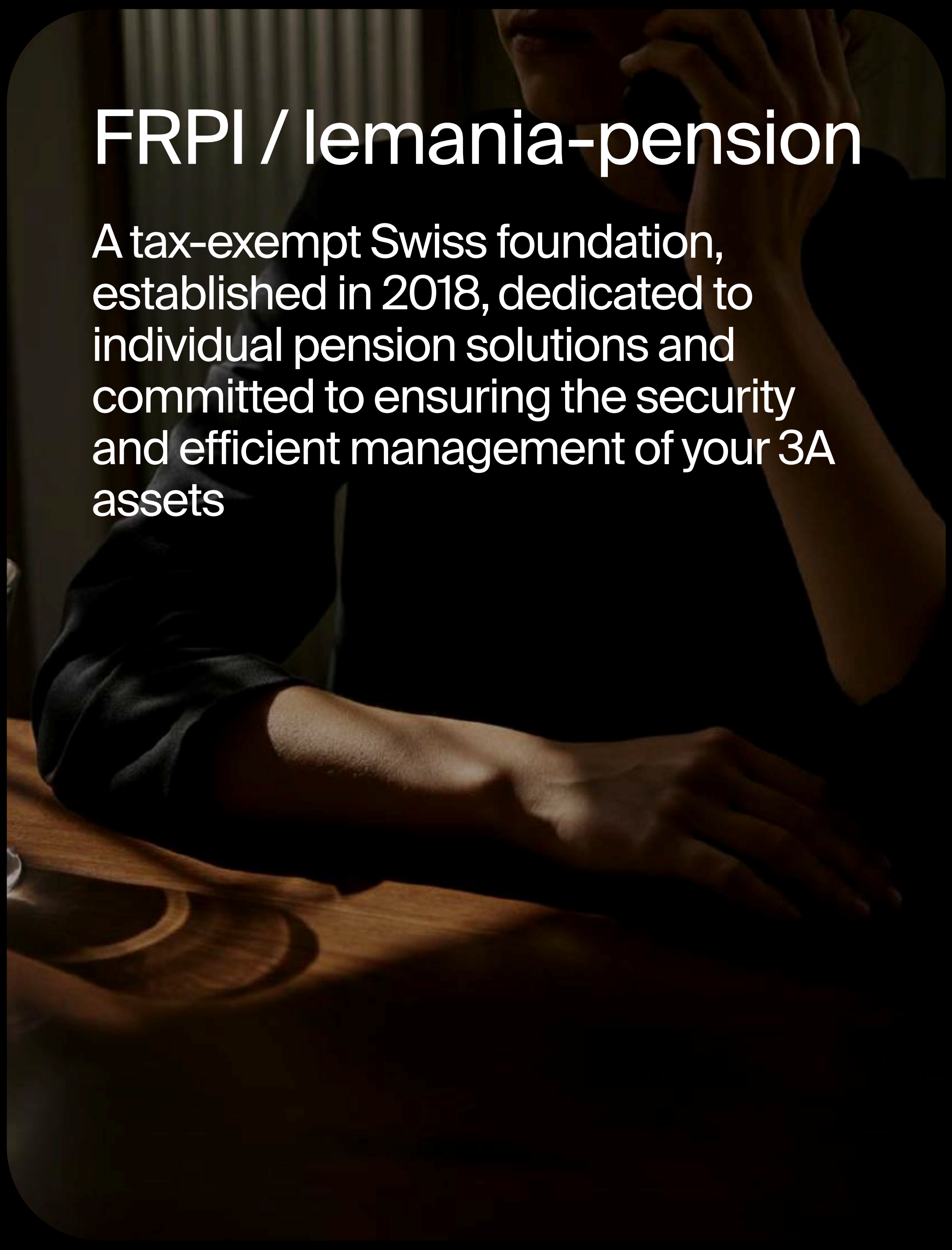


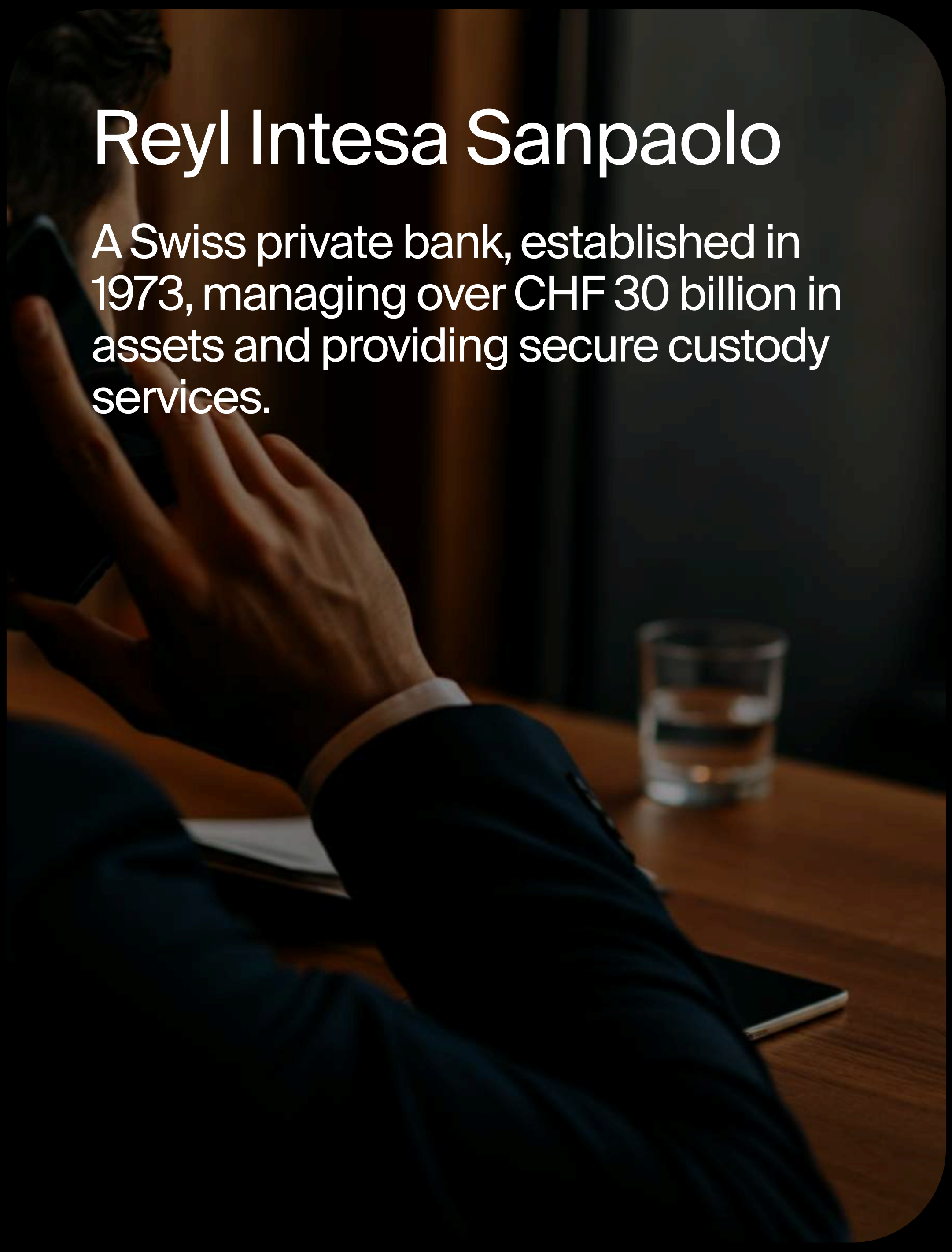
Our Partners and Associated Costs

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. [2]	0.60%
Average product cost (TER)	The TER reflects the overall cost of investing in the BlackRock funds and ETF proposed.	0.16%

Who are our partners?





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Disclaimers

[1] 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.

[2] 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) / lemania-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.

[3] 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

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