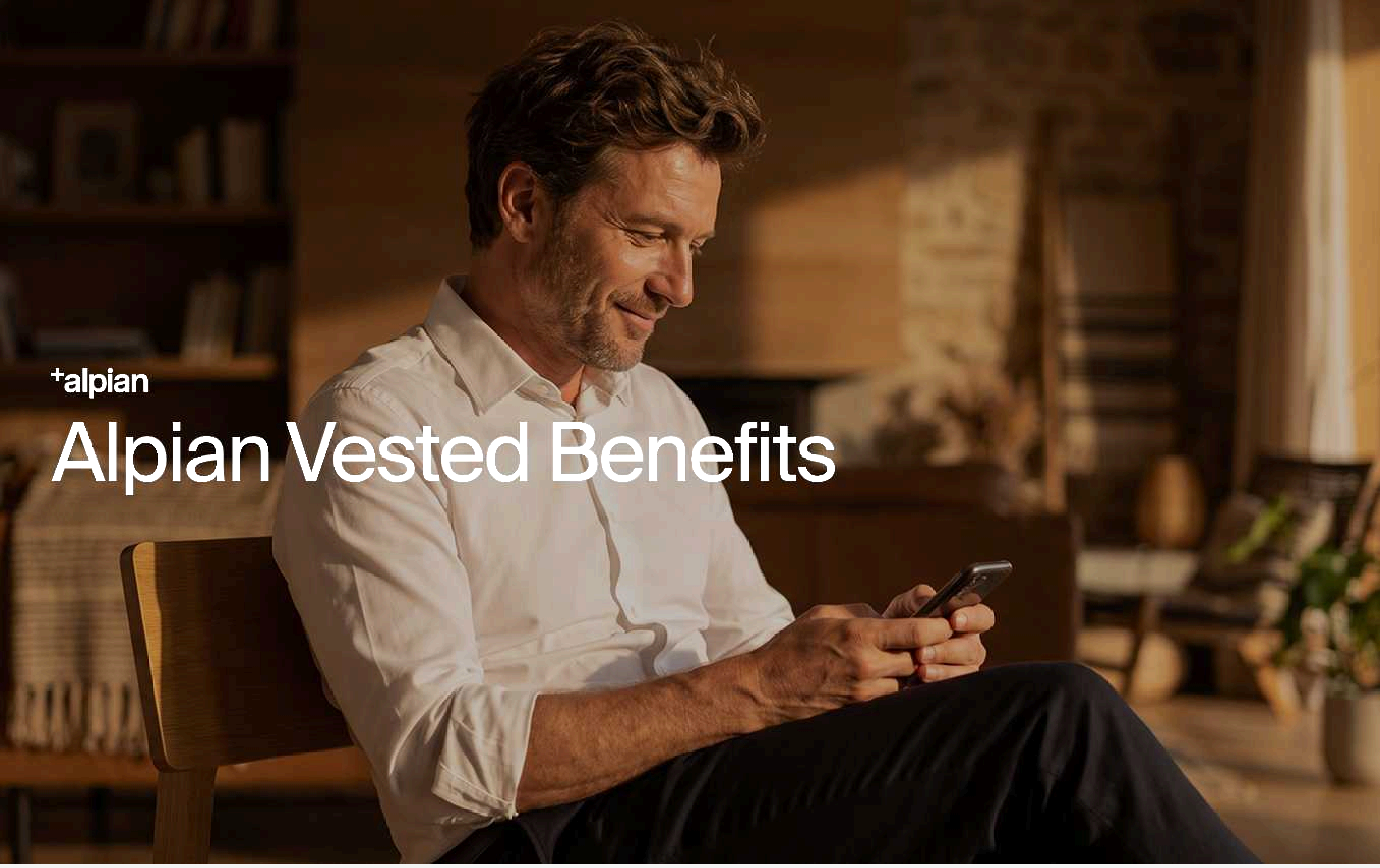


+alpian

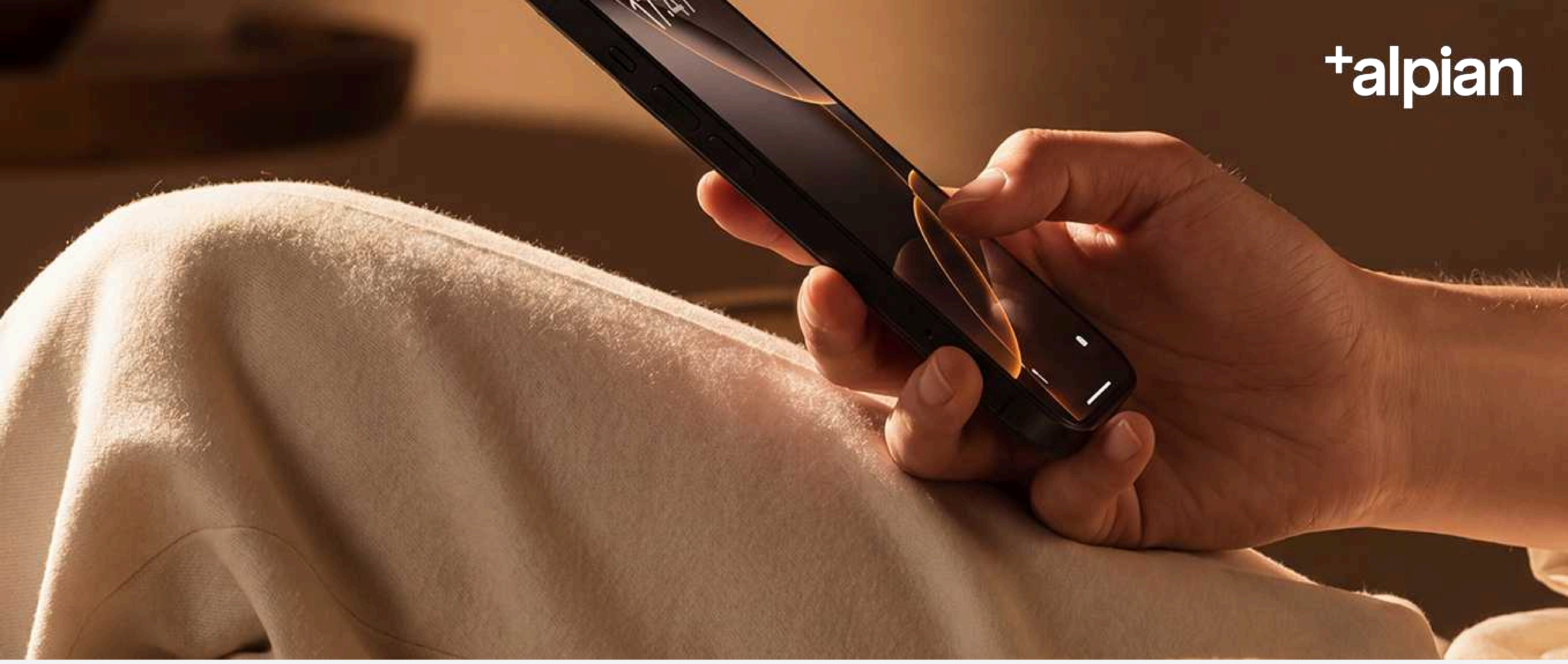
Alpian Vested Benefits

Overview

Alpian Vested Benefits keeps your 2nd pillar assets under management when you leave your pension fund. Your capital stays invested until you transfer it or become eligible for withdrawal.

Information

Vested Benefits	
Currency of reference	CHF
Minimum to start	CHF 30'000
Management fees	
Fees	0.60%
TER	
Moderate	0.25%
Balanced	0.31%
Dynamic	0.34%
Withdrawal fees	
Early withdrawal (encouragement to home ownership)	CHF 400
Pledge	CHF 100
Address search	CHF 50
Permanent departure abroad	CHF 500



Alpian
Vested Benefits

Trusted pension partner
Your assets are managed by lemania-pension through the Fondation Lemania de libre passage (FLLP).

Multi-manager approach
Our approach allows portfolios to draw on the strengths of multiple investment managers.

Investment strategies
Choose between Moderate, Balanced or Dynamic to match your goals and risk tolerance.

Professional risk management
Our portfolios are actively managed to balance growth with disciplined risk management.

Broad diversification
Benefit from diversification across asset classes, regions, and markets.

CHF exposure
The majority of the portfolio is invested in or hedged back to CHF.

Investment strategies

We actively build and oversee every portfolio to capture growth while keeping a firm grip on market volatility. To match your financial goals and comfort level, simply select from three tailored profiles: Moderate, Balanced or Dynamic.

Risk level

0 25 50 75 100

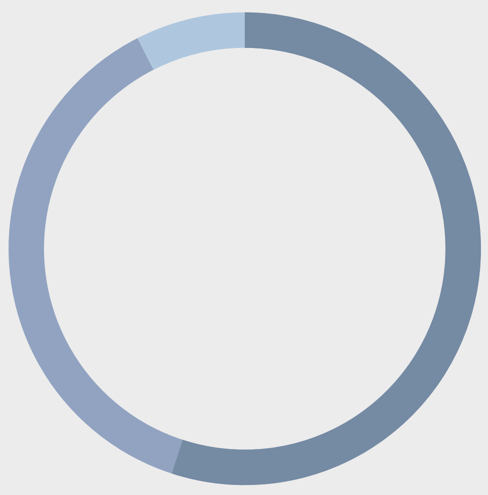
Moderate

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

Fixed income	75.0%
Equities	20.0%
Real estate	5.0%

Risk level

0 25 50 75 100



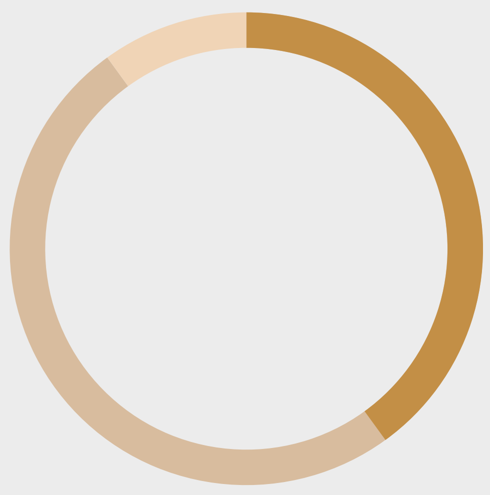
Balanced

This strategy targets a balance between capital preservation and growth.

Fixed income	55.0%
Equities	37.5%
Real estate	7.5%

Risk level

0 25 50 75 100



Dynamic

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

Fixed income	40.0%
Equities	50.0%
Real estate	10.0%

Vested benefit

Moderate strategy

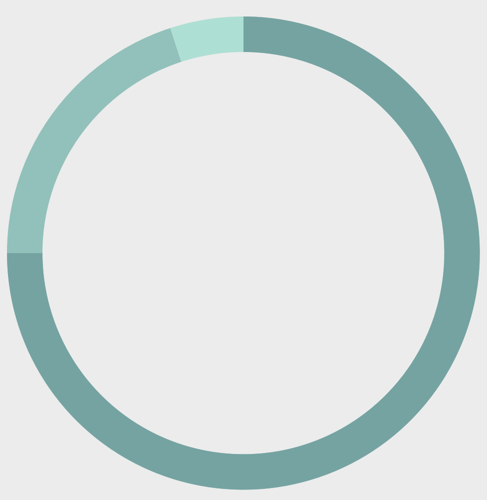
Risk level

0 25 50 75 100

This strategy is designed for investors who prioritise capital preservation and who are willing to accept only modest levels of market risk. This strategy focuses on risk management, making it particularly well suited for investors seeking stability and the safeguarding of their retirement capital.

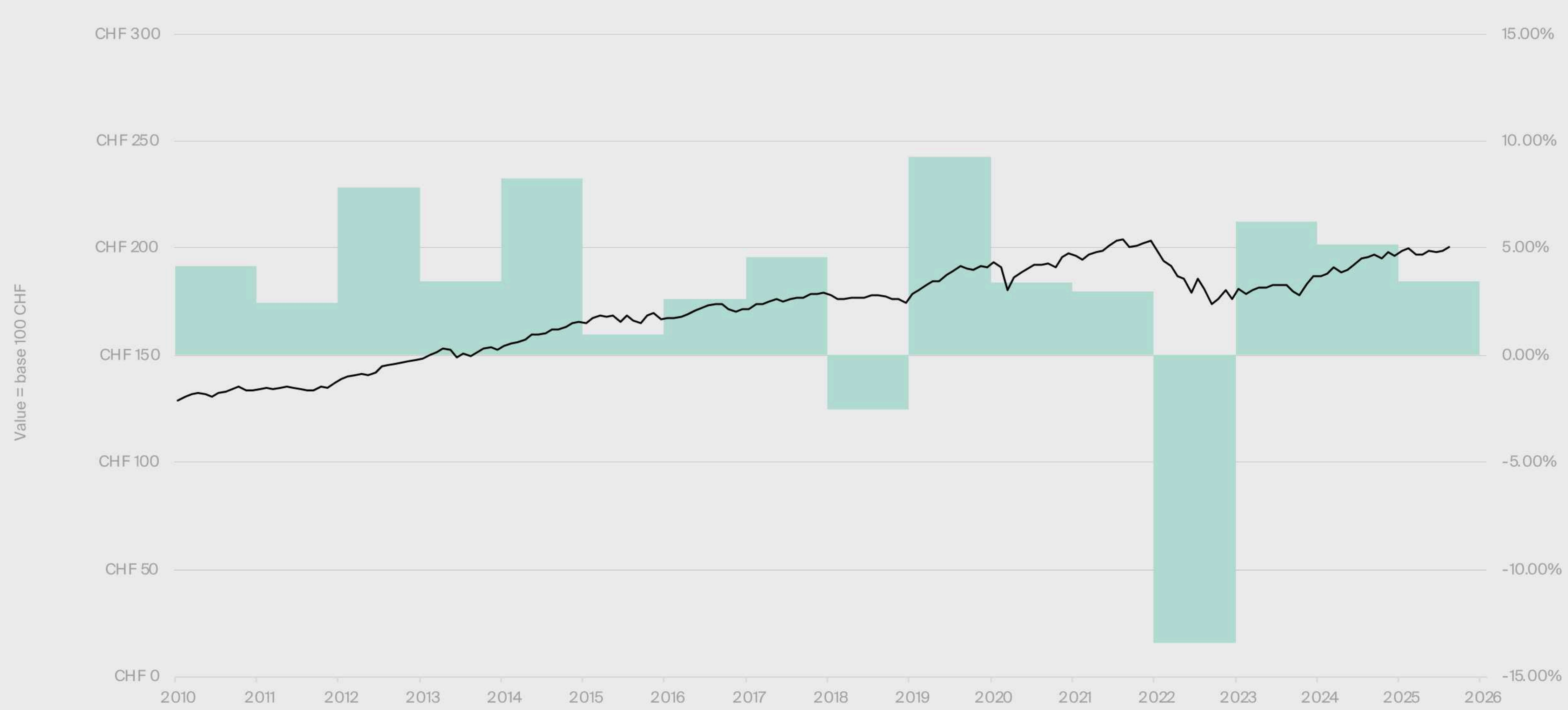
Annualized Return	Annualized Volatility	Max Drawdown
+2.9%	4.1%	-14.9%

Allocation



Fixed income	75.0%
Equities	20.0%
Real estate	5.0%

Performance



Sectorial exposure

Other govts	23.9%
Covered bonds	14.1%
Financials	13.8%
Treasuries	10.8%
Industrials	6.5%
Real estate	5.7%
Others	5.4%
Health Care	4.5%
Cons. staples	3.7%
IT	3.2%
Cons. discr.	2.9%
Communication	1.6%
Utilities	1.5%
Materials	1.2%
Energy	1.2%

Regional exposure

Switzerland	55.3%
US	20.5%
Europe	7.8%
Emerging Markets	7.0%
Others	6.8%
Japan	2.7%

Currencies

CHF	91.0%
USD	6.6%
Others	1.4%
EUR	1.0%

Vested benefit

Balanced strategy

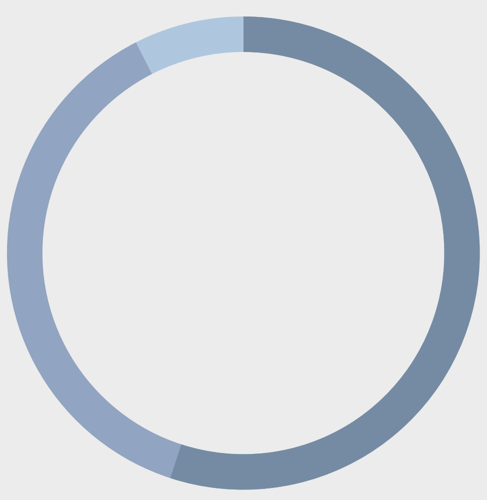
Risk level

0 25 50 75 100

This strategy is designed for investors who seek a balance between capital preservation and long-term return potential, and who are willing to accept a measured level of market volatility. This strategy combines prudent risk management with selective exposure to growth opportunities, making it particularly well suited for investors seeking steady growth alongside the protection of their retirement capital.

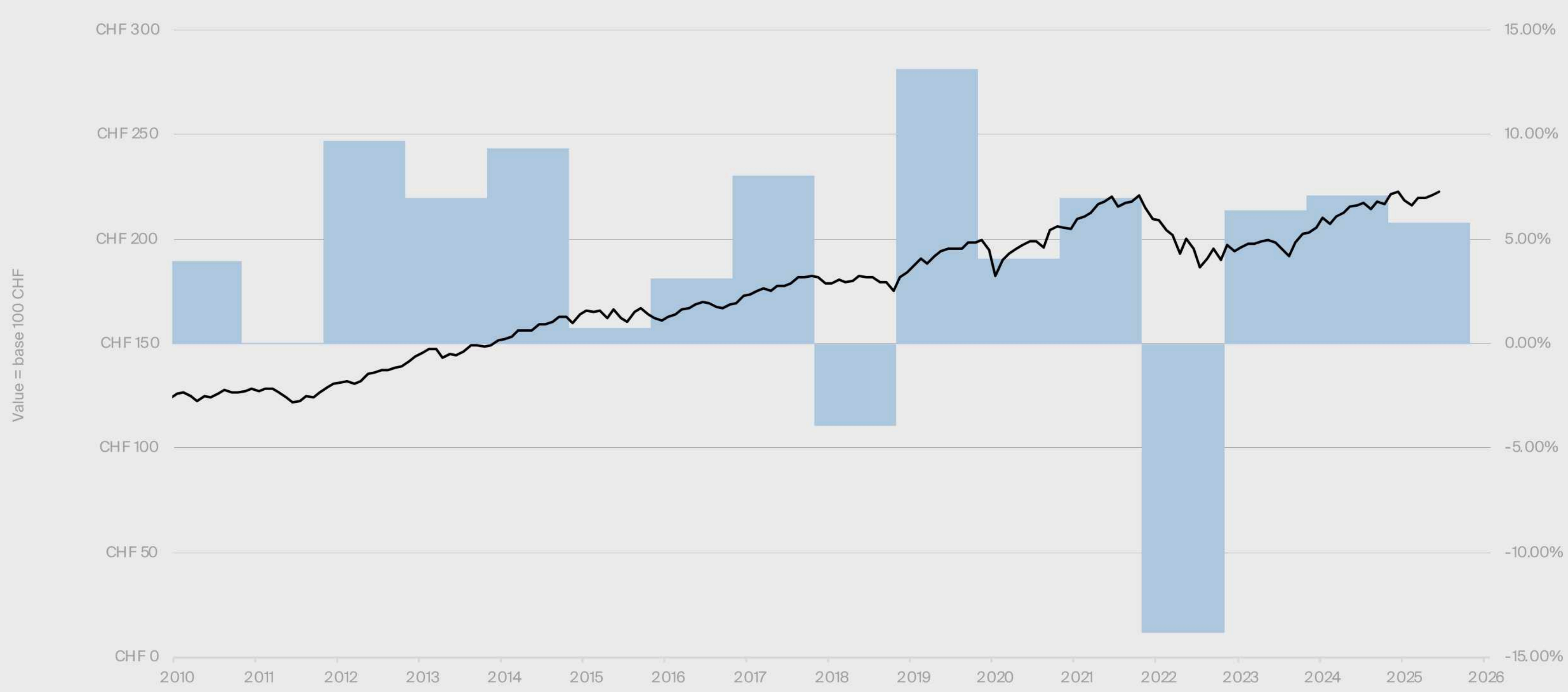
Annualized Return	Annualized Volatility	Max Drawdown
+3.4%	5.9%	-22.4%

Allocation



Fixed income	55.0%
Equities	37.5%
Real estate	7.5%

Performance



Sectorial exposure

Other governments	17.6%
Financials	14.6%
Covered bonds	9.1%
Real estate	8.4%
Treasuries	8.1%
Health Care	8.1%
Industrials	7.1%
Consumer Staples	5.5%
IT	5.4%
Others	4.4%
Cons. discr.	4.2%
Communication	2.3%
Materials	2.2%
Utilities	1.5%
Energy	1.4%

Regional exposure

Switzerland	52.7%
US	22.4%
Emerging Markets	9%
Europe	7.1%
Others	6.2%
Japan	2.6%

Currencies

CHF	82.5%
USD	11%
Others	4.9%
EUR	1.6%

Vested benefit

Dynamic strategy

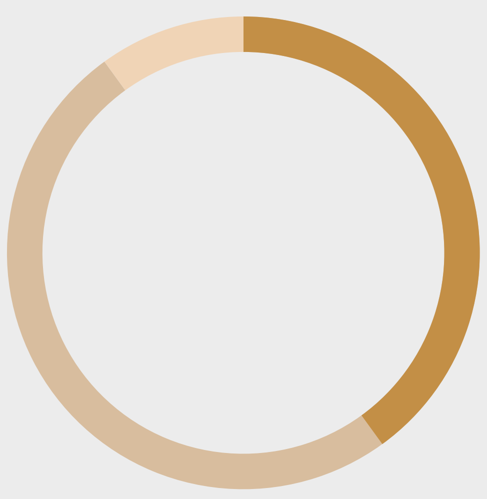
Risk level

0 25 50 75 100

This strategy is designed for investors who aim for higher long-term capital growth and who are willing to accept larger market movements. This strategy focuses on growth opportunities, with risk managed through broad diversification, making it particularly well suited for investors seeking to maximise the long-term potential of their retirement capital.

Annualized Return	Annualized Volatility	Max Drawdown
+3.6%	7.2%	-29.1%

Allocation

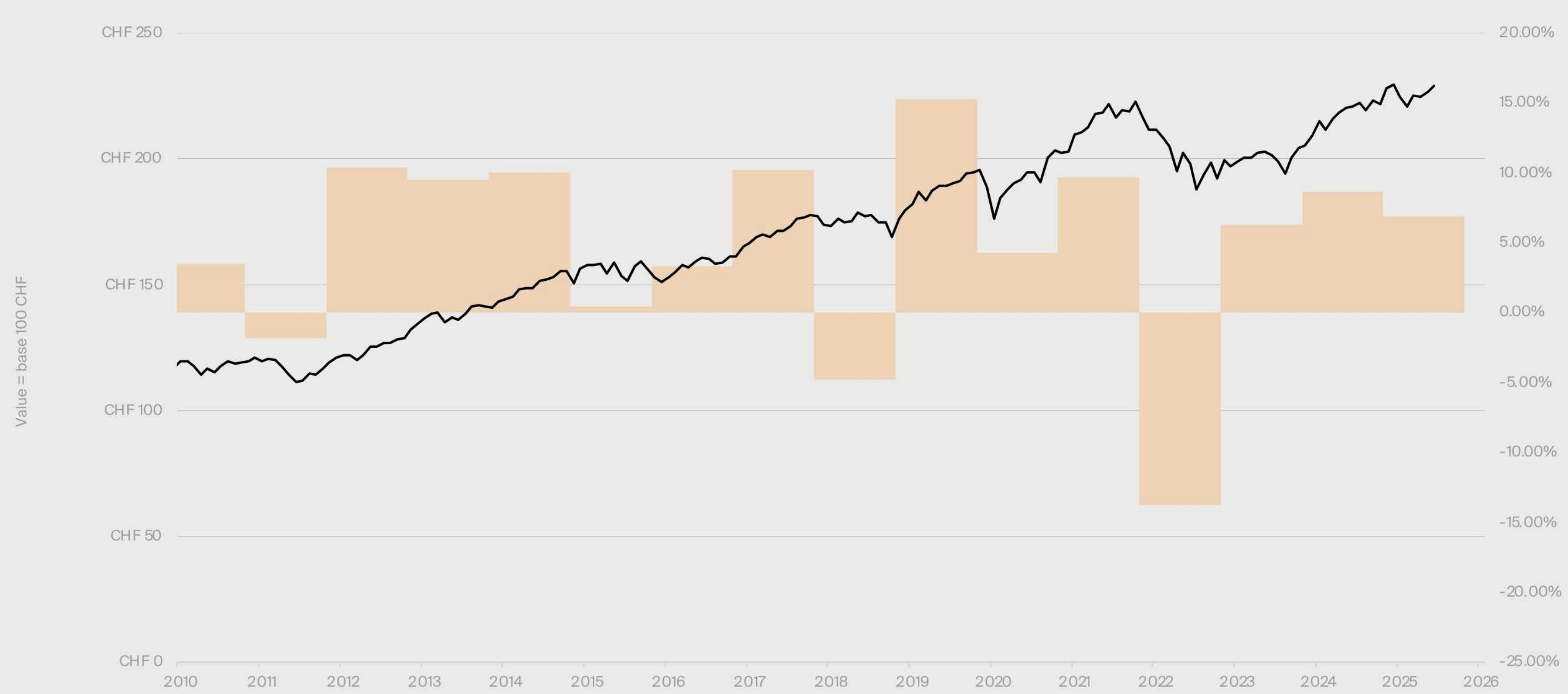


Fixed income 40.0%

Equities 50.0%

Real estate 10.0%

Performance



Sectorial exposure

Financials 15%

Other governments 11.5%

Real estate 11.1%

Health care 10.3%

Industrials 7.7%

IT 7.2%

Treasuries 6.8%

Covered bonds 6.5%

Consumer Staples 6.4%

Cons. discr. 5%

Others 3.6%

Communication 2.9%

Materials 2.9%

Utilities 1.5%

Energy 1.5%

Regional exposure

Switzerland 53.2%

US 23.7%

Emerging Markets 8.2%

Europe 6.6%

Others 5.8%

Japan 2.5%

Currencies

CHF 75%

USD 14.7%

Others 8.2%

EUR 2.1%

Asset classes

		Moderate	Balanced	Dynamic
Fixed income		75.0%	55.0%	40.0%
Swiss Bonds		39.0%	25.0%	18.0%
CH0482006191	UBS (CH) Index Fund - Bonds CHF NSL Units -I-A-acc-	21.5%	14.0%	10.0%
CH1250293847	Swisscanto (CH) Bond Fund Corp. CHF DT	17.5%	11.0%	8.0%
Gbl Bonds		20.0%	15.0%	15.0%
IE00BF1QPK61	SPDR Bloomberg Barc Global Aggr Bond ETF Acc HCHF	20.0%	15.0%	15.0%
EM Bonds		5.0%	5.0%	2.0%
CH0342195390	iShares EM Bond Index Fund Class I HCHF	5.0%	5.0%	2.0%
Equities		20.0%	37.5%	50.0%
Global Equities		9.0%	15.0%	20.0%
IE000F0DNOJ1	UBS (Irl) MSCI World Selection UCITS ETF HCHF	5.0%	6.0%	8.0%
IE00BD1JRZ09	iShares Edge MSCI World Min Vol ETF Acc HCHF	4.0%	4.0%	6.0%
LU1331972817	Eleva Abs Ret Europe Fund UCITS -I HCHF	0.0%	5.0%	6.0%
Swiss Equities		11.0%	20.0%	25.0%
CH0342181812	iShares SMI® Equity Index Fund (CH)	5.0%	10.0%	12.0%
CH0342181713	iShares SPI Equity Index Fund (CH) | Class I	6.0%	10.0%	13.0%
EM Equities		0.0%	2.5%	5.0%
CH0338509083	iShares Emerging Markets Equity Index Fund Cl D	0.0%	2.5%	5.0%
Real Estate		5.0%	7.5%	10.0%
CH0193600886	Swisscanto (CH) Real Estate Fund Responsible Switzerland indirect (I)	5.0%	7.5%	10.0%
Cash		0.0%	0.0%	0.0%
Total		100%	100%	100%

How to open your Vested Benefits account

01

Open your app

Open your Alpian app and go to "Pension."

02

Choose and sign

Check your details, pick a strategy and sign.

03

Transfer your funds

Send the prefilled form to your current provider.

When do you need vested benefits?

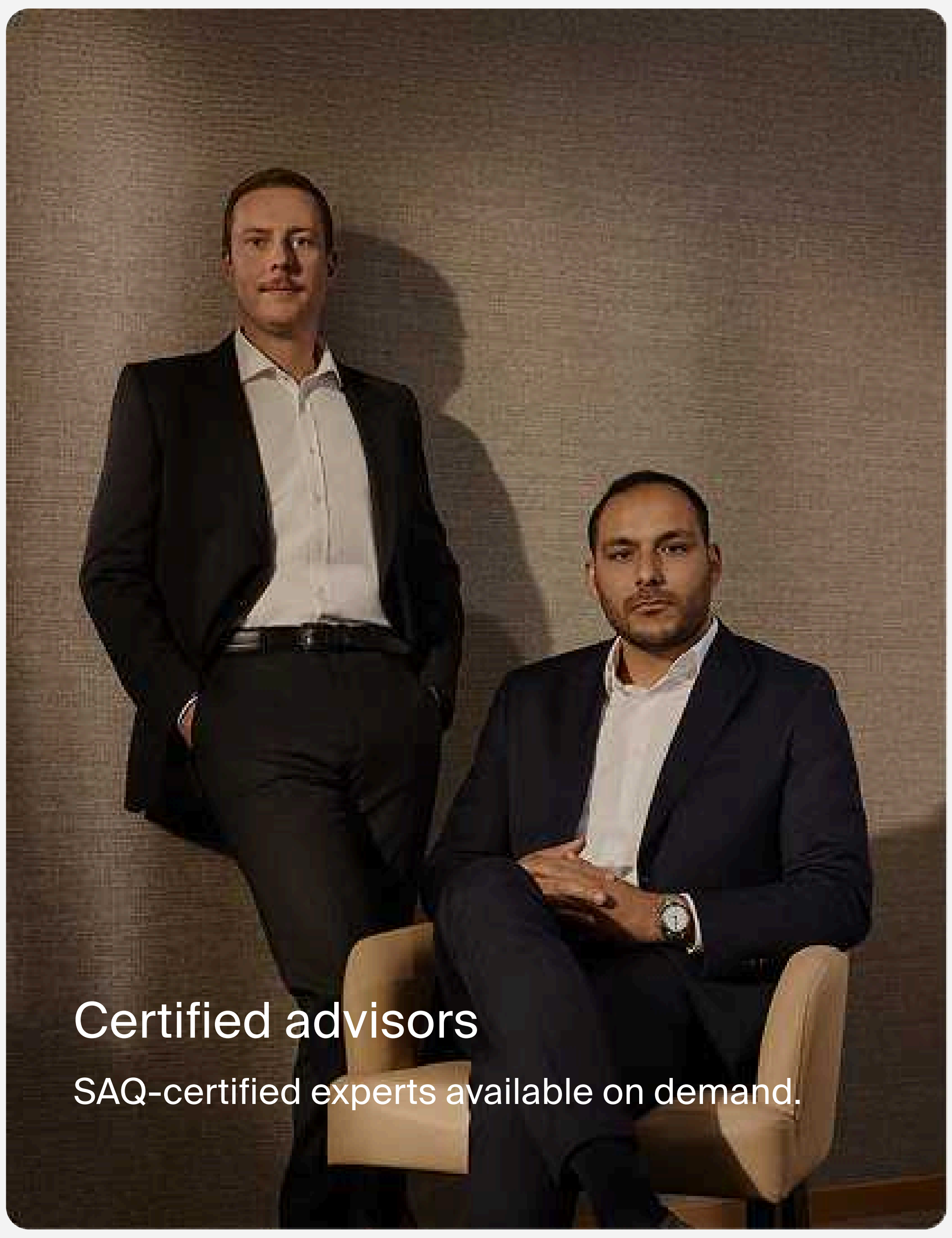
Unemployment
Career breaks
Self-employment
Excess transfer capital

Withdrawal conditions

Reaching retirement age (or up to 5 years before)
Transferring your vested benefits to another provider
Living with a certified disability
Starting a self-employed activity
Permanently leaving Switzerland
Buying or renovating a home (Primary residential property)
Cash payout of small amounts

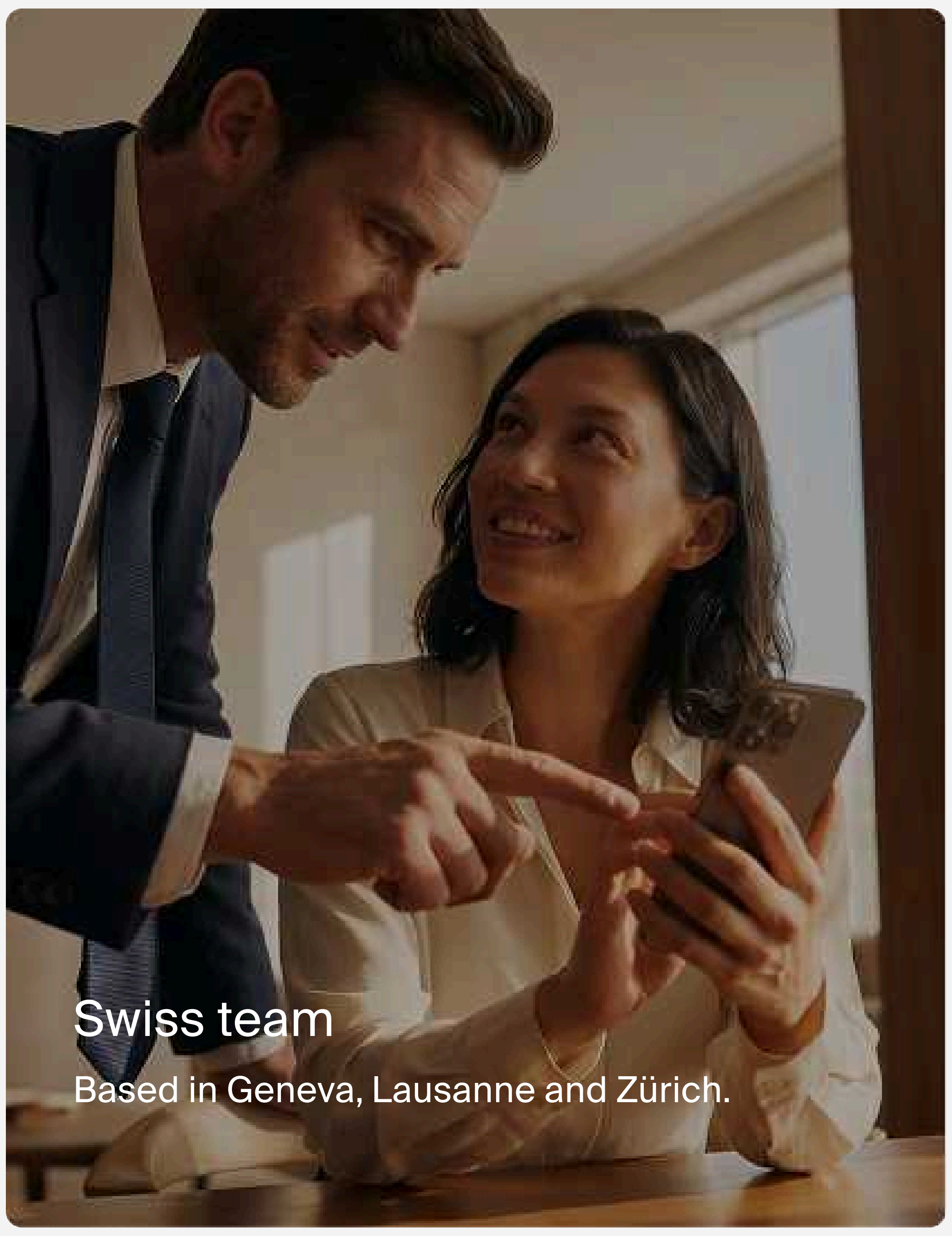
An entire team.
At your side.

Access personalised investment guidance from wealth advisors, right in the app. Discuss your financial goals, investment performance, and more.



Certified advisors

SAQ-certified experts available on demand.



Swiss team

Based in Geneva, Lausanne and Zürich.

Four languages

English, French, German, Italian.

Disclaimers

[1]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 and other costs is as follows:
Management & Administration (0.30%) – Services provided by the Fondation Lemania de libre passage (FLLP) / 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.

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