

Alpian 3a

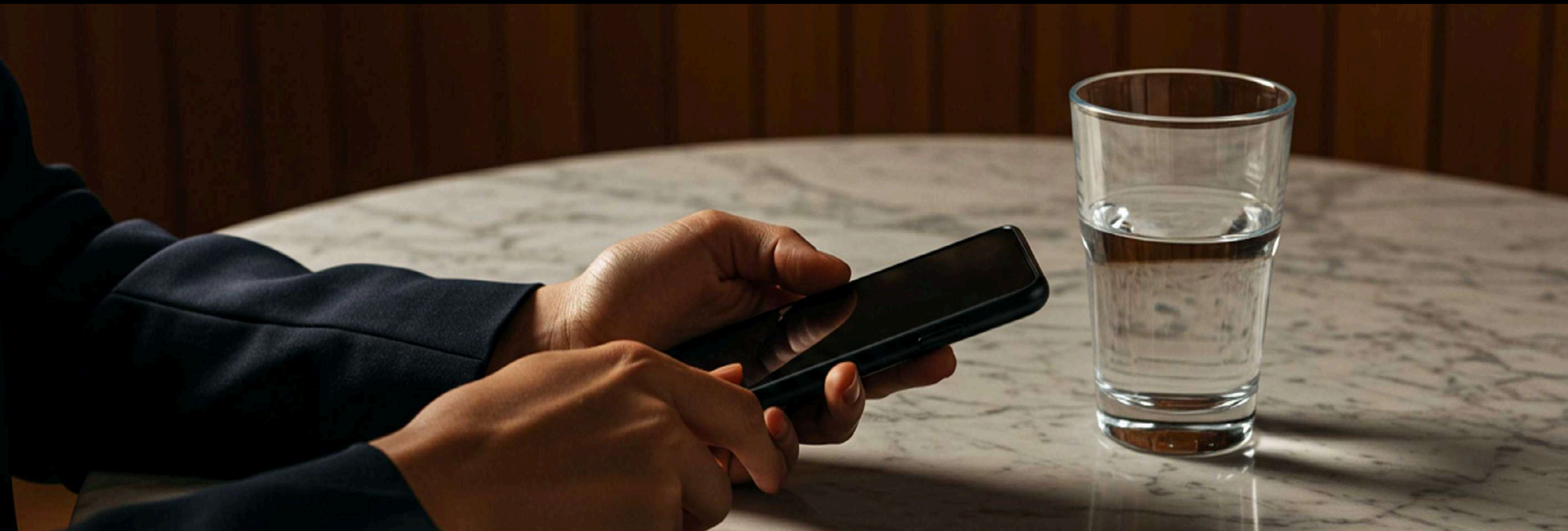
100% BlackRock | Managed by lemania-pension

Global Moderate Strategy

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This strategy, managed by lemania-pension, our pension partner, is suitable for investors who aim for modest returns and an emphasis on capital protection. The strategy has an international focus. This plan is invested 100% through cost-efficient products offered by BlackRock.

<div><div></div><div>Investment risk</div><div>1/4</div></div>	<div><div></div><div>Reference currency</div><div>CHF</div></div>	<div><div></div><div>Rebalancing frequency ¹</div><div>Weekly</div></div>	<div><div></div><div>TER average</div><div>0.15%</div></div>	<div><div></div><div>Management fees ²</div><div>0.60%</div></div>
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Equity exposure: typically between 20% and 30%



Fixed Income exposure: typically between 70% and 80%, focused on government, corporate bonds and EM bonds



Focus on global diversification



At least 30% of the portfolio is invested in Swiss francs or hedged back to CHF



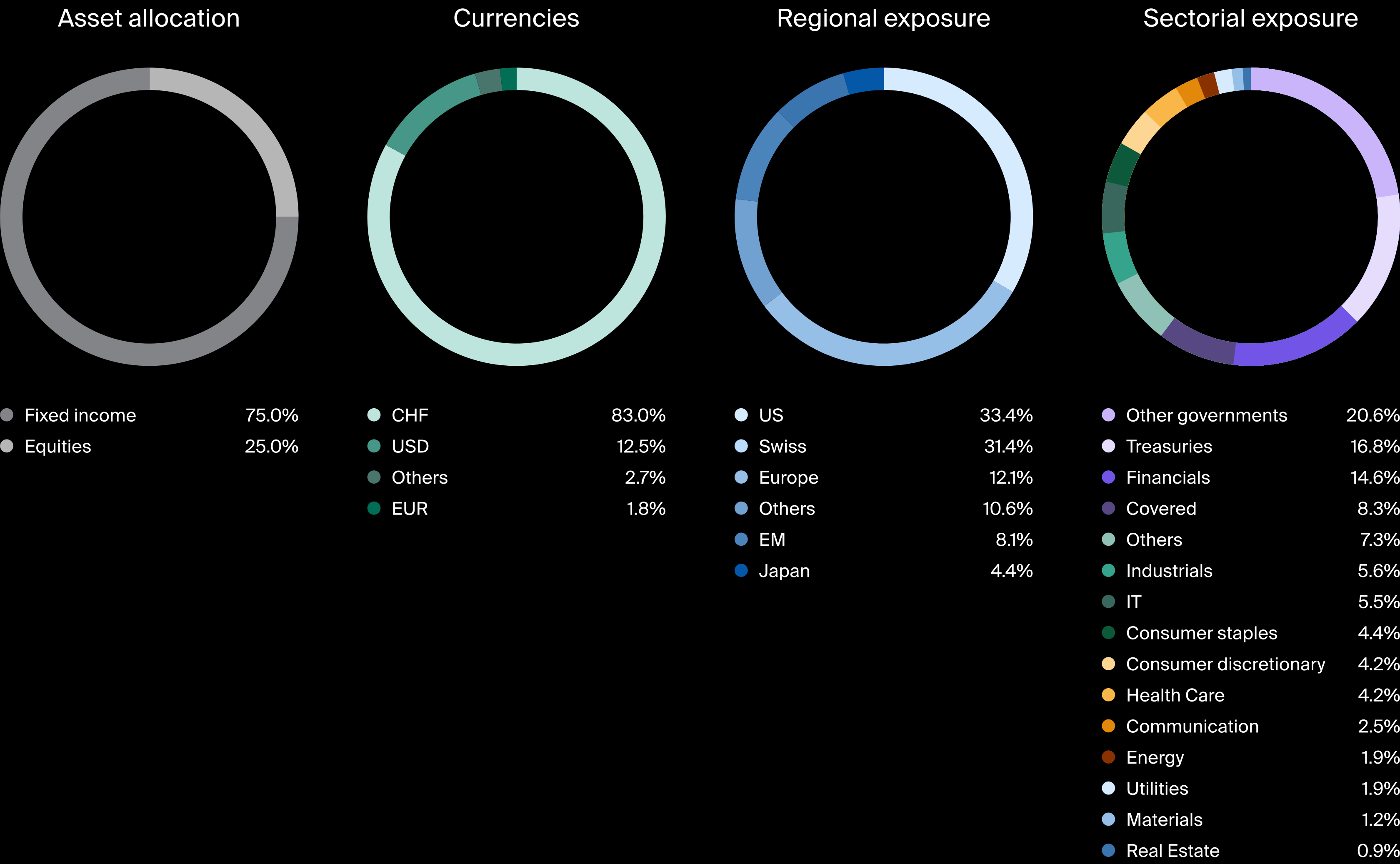
Underlying funds are managed by BlackRock



Passive investment strategy

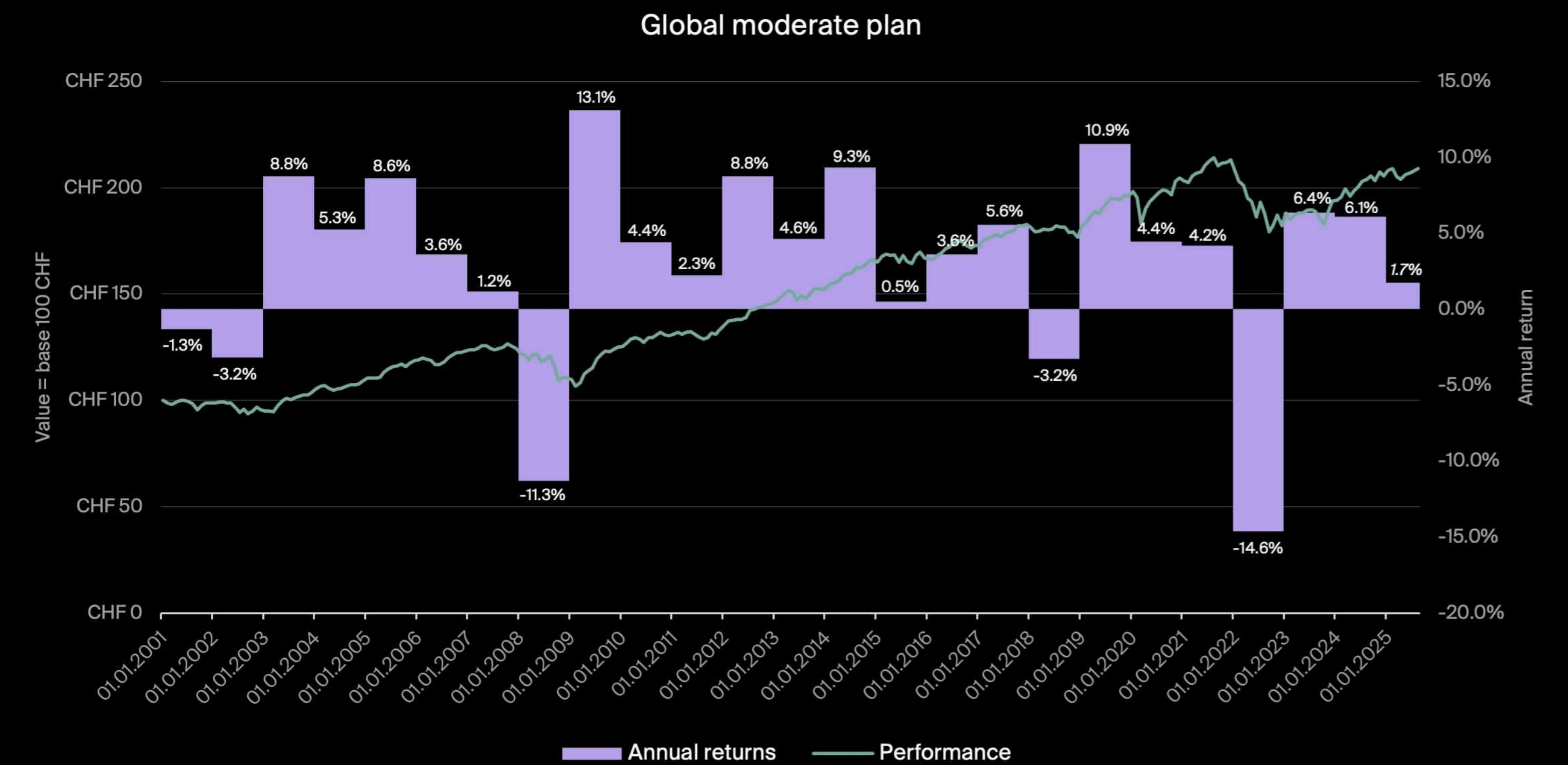
Indicative asset allocation (±10%)

Fixed income	75.0%
Swiss bonds	23.0%
Global corporate bonds	31.0%
Global bonds	13.0%
Emerging market bonds	5.0%
Equities	25.0%
Global equities	17.0%
Swiss equities	8.0%



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

Annualized Return	3.0%
Annualized Volatility	4.9%
Max Drawdown	-16.2%



Our Partners and Associated Costs

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

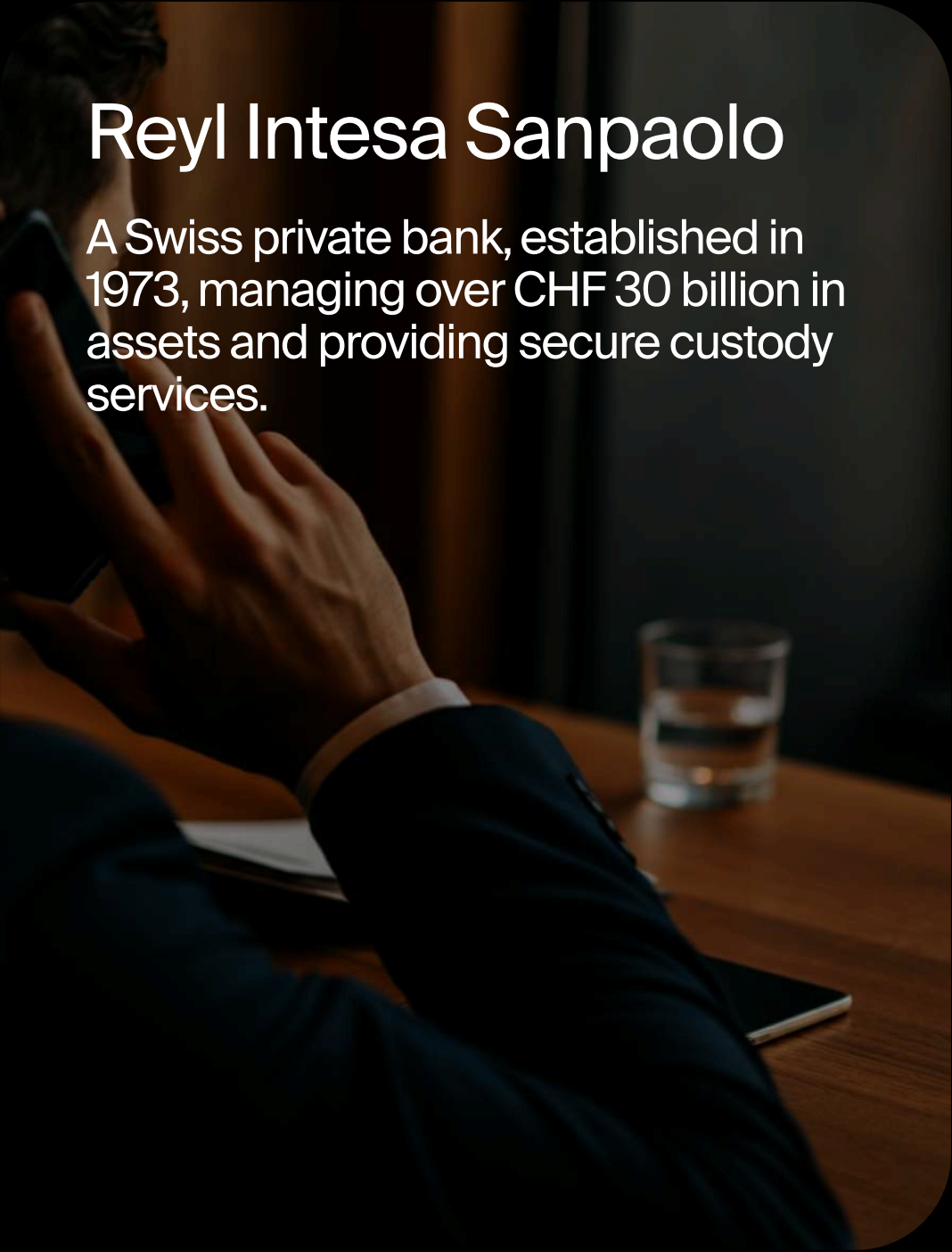
Fees	Details	Costs
Administration & other costs	These include management and administration fees, custody fees, as well as distribution and technology-related charges. ²	0.60%
Average product cost (TER)	The TER reflects the overall cost of investing in the BlackRock funds and ETF proposed.	0.15%

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 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) / 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.

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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