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Strategy sheet «Individual»

Portfolio no.: .....

Last/First name: ..... Date of birth: .....

Street: ..... Tel. privat/Mobile: .....

Postcode/Place: ..... E-mail: .....

General remarks

The choice of the appropriate investment strategy requires a careful examination of your personal risk capacity and risk tolerance. The risk appetite, investment objectives and investment time horizon are the bases for the choice of your personal investment strategy. The following questions are intended to assist you in making your choice of strategy.

Knowledge and experience

1. What knowledge do you have of investing in securities?

☐ Basic knowledge ☐ Advanced knowledge ☐ Comprehensive knowledge

2. What practical experience do you have in investing in securities?

☐ none or little experience ☐ medium experience ☐ extensive experience

Risk profile

Questions on risk capacity

1. What is your primary aim with the investment of your pension capital?

☐ Preservation of capital (limited risk of loss but also limited potential for appreciation in value) 2 P.
☐ Combination of preservation of capital and asset growth 4 P.
☐ Asset growth (greater potential for appreciation in value with increased risk of loss) 6 P.

2. When do you anticipate withdrawing all or some of your pension capital?

☐ less than 3 years 2 P.
☐ 4 to 8 years 4 P.
☐ 9 to 15 years 6 P.
☐ more than 15 years 8 P.

3. What percentage of your total assets does your pension capital currently represent?

☐ >75% 2 P.
☐ 51% - 75% 4 P.
☐ 25% - 50% 6 P.
☐ < 25% 8 P.

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Questions on risk tolerance

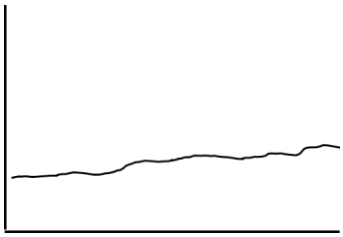
1. How high is your risk tolerance in the event of negative fluctuations in value?

☐ I do not wish to accept any temporary negative developments in prices.	0 P.
☐ up to approx. 10% decline in value	2 P.
☐ up to approx. 20% decline in value	4 P.
☐ up to approx. 30% decline in value	6 P.
☐ > 30% decline in value	8 P.

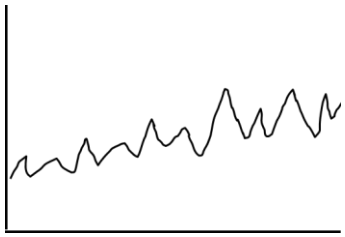
2. How would you react, if your pension capital were to temporarily lose 15% in value?

☐ immediately sell all securities	0 P.
☐ switch to a more conservative investment strategy	2 P.
☐ stay with the chosen investment strategy	6 P.
☐ switch to a higher risk investment strategy	8 P.

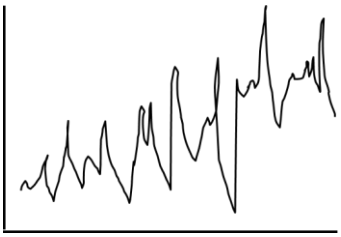
3. With which of the following price developments do you feel comfortable?



☐ Price development A (2 P.)



☐ Price development B (6 P.)



☐ Price development C (8 P.)

Risk profile analysis

Total points for risk capacity: ..... Total points for risk tolerance: ……

Risk classes
(The lower total number of points from risk capacity and risk tolerance determines your risk class):

☐ very low (≤ 5 points)	represents a low-risk investment strategy or savings account solution
☐ low (6-9 points)	represents the «Defensive» investment strategy (max. 25% equities)
☐ medium (10-13 points)	represents the «Balanced» investment strategy (max. 45% equities)
☐ high (14-17 points)	represents the «Growth» investment strategy (max. 65% equities)
☐ very high (≥ 18 points)	represents the «Dynamic» investment strategy (max. 100% equities)

Choice of your personal investment strategy

☐ In deviation from the risk profile determined above, you wish to invest your pension capital in the next higher risk class. You are aware of the increased investment risks and are prepared to accept these. **Switching to a higher risk class is only permitted if the questions about "Knowledge and Experience" were not answered with "Basic knowledge" and "none or little experience".**

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Your choice of investment strategy

The Independent Foundation requires a signed strategy sheet for the opening of a vested benefits account or vested benefits deposit account. For the investments of your retirement assets, you have several investment strategies at disposal. The assets of the Independent Foundation are invested according to the BVV2 investment guidelines and the investment regulations of the Independent Foundation.

Pension account holders who have a corresponding risk profile may make use of the provisions on expansion in accordance with Art. 50 Para. 4 BVV 2/OPP 2. The pension account holder confirms that he has been informed of the risks involved and possesses the corresponding risk profile. In the column «max. weighting wo/w extension» you can see the corresponding, maximum possible weightings - without or with extension.

Asset	Trading currency	Risk currency*	ISIN	max. weighting wo/w extension		Allocation	Total
UBS (CH) Money Market Fund-CHF	CHF	CHF	CH0048799099			☐ ____ %	
UBS AST Obligationen CHF Indexiert I-A1	CHF	CHF	CH0135670070			☐ ____ %	
UBS AST Obligationen – Fremdwährungen Global Indexiert (hedged in CHF) I-A1	CHF	CHF	CH0273755501			☐ ____ %	
UBS (CH) Institutional Fund – Global Corporate Bonds Passive (CHF hedged) II – I-A1	CHF	CHF	CH0184182621			☐ ____ %	
Total Bonds				**100%**			**%**
UBS AST Aktien Schweiz AII Indexiert II I-A1	CHF	CHF	CH0281609328	max. 25%		☐ ____ %	
UBS (CH) Investment Fund - Equities Switzerland Passive Large I-A1	CHF	CHF	CH0015709626			☐ ____ %	
UBS (CH) Institutional Fund - Equities Switzerland Small & Mid Cap Passive II I-A1	CHF	CHF	CH0302288847			☐ ____ %	
UBS (CH) Equity Fund - Swiss High Dividend (CHF) I-A1	CHF	CHF	CH0205552091			☐ ____ %	
UBS AST 2 Global Equities (ex CH) Passive II (hedged in CHF) I-A2	CHF	CHF	CH0147419706			☐ ____ %	
UBS AST 2 Global Equities (ex CH) Passive II I-A1	CHF	USD	CH0238494055			☐ ____ %	
UBS AST 2 Global Equities Small Cap (ex CH) Passive (hedged in CHF) II I-A1	CHF	CHF	CH0275372958			☐ ____ %	
UBS (Lux) Equity SICAV - Global High Dividend Sustainable (USD) (CHF hedged) I-A1-acc	CHF	CHF	LU0858845737			☐ ____ %	
UBS (CH) Institutional Fund - Equities Emerging Markets Global Passive II (CHF) I-A1	CHF	USD	CH0252809709			☐ ____ %	
Total Equities				**50%**	**100%**		**%**
UBS AST Immoparts Schweiz I-A1	CHF	CHF	CH0117646163	max. 1/3 Real Estates abroad		☐ ____ %	
UBS (CH) Institutional Fund 3 - Swiss Real Estate Securities Selection Passive II I-A1	CHF	CHF	CH0042114261			☐ ____ %	
UBS (CH) Institutional Fund – Global Real Estate Securities Passive II (hedged in CHF) I-A1	CHF	CHF	CH0021980898			☐ ____ %	
Total Real Estates				**30%**	**40%**		**%**
UBS ETF (CH) Gold (CHF) hedged (CHF) A-dis	CHF	CHF	CH0106027128	5%	5%	☐ ____ %	
UBS (CH) Institutional Fund 3 – Commodities Constant Maturity (hedged in CHF) II I-A1	CHF	CHF	CH0126480547	10%	10%	☐ ____ %	
Total Alternative Investments				**15%**	**40%**		**%**
Overall							**%**

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Final comments

By signing this document, you confirm that you have answered all the questions truthfully and that the risks and costs of the chosen investment strategy have been explained to you. You further accept that investments in securities can also lead to losses. If needs be, these will have to be realised promptly should an insured event arise (death and disability). You alone bear the investment risk. There is no claim either to a minimum rate of interest or to a retention of capital value.

In the event of changes in your life situation, which have a direct impact on the chosen investment strategy (taking up self-employment, retirement, divorce etc.) you are obligated to conduct a new risk assessment.

The investment regulations form an integral part of this strategy sheet.

.....	.....
Place/Date	Signature insured member
.....	.....
Place/Date	Signature Independent Foundation