3a Revo

The best stocks for your pension assets

With 3a Revo you invest in shares of promising companies.

The revolutionary pension solution of ZUGERBERG FINANZ

About Zugerberg Finanz

Zugerberg Finanz has been supporting private and institutional investors of all sizes with their investments for more than 20 years. In doing so, we rely on active, independent asset management and trust in our own expertise.

Want to learn more about 3a Revo?

You can find further information on this promising investment offer at www.zugerberg-finanz.ch/3a-revo-en

BILANZ

Best Asset Manager in Switzerland
2023, 2020, 2019, 2018 (1st place)
2024, 2022, 2021 (3rd place)
2025 (1st place – dynamic; Sharpe ratio)

MORNINGSTAR®

5 stars for 10 years 2016–2025

ZWEI WEALTH

Rating “highly recommended”
August 2023

CITYWIRE

Top 50 Asset Manager
2025, 2024, 2023, 2022, 2021, 2020, 2019

Your needs

Asset management
You have only limited time to actively look after your pension assets and would like to have a reliable and independent asset manager?

Mutual interests
Do you want someone to look after your pension assets who also invests their own money exactly the same way?

Investment solutions
Would you prefer an investment solution that focuses on high-quality individual titles and is selectively supplemented with ETFs and investment funds for further diversification?

Swiss francs
You prefer investing the majority of your pension assets in Swiss francs?

Private equity
Do you want to participate in the returns of this exciting asset class and get the benefits of diversification?

Current income
Would you like to achieve current income through investments in dividend-bearing equities and attractive bonds?

What is 3a Revo?

3a Revo is the name of the revolutionary investment concept from Zugerberg Finanz. 3a Revo offers you the chance to invest directly in promising companies with just a one-off amount starting from CHF 5’000 or an individual monthly savings plan from CHF 100. This offer is made possible by 3a Revo investing in fractions of shares. These are selected and managed by Zugerberg Finanz and bought directly into your portfolio.

Why 3a Revo?

Tax advantage
When choosing 3a Revo, you save taxes in several ways.

Well substantiated
Experience, science, and clear values – we make investments based on the macroeconomic assessments of our experienced CIO Office and Advisory Board.

Hand-picked
Our carefully compiled portfolios include promising Swiss companies, as well as notable international investments. We invest in individual titles wherever possible and appropriate and supplement these with ETFs and investment funds, especially abroad and in the case of bonds.

Active
During the term of the contract, we will always keep an eye on your vested pension benefits – and actively intervene in the case where the market situation changes.

Credible
We believe in your investment which is why we invest our own assets in the same way in which we also invest our clients' assets.

Transparent
You can view your current positions, performance, all transactions, dividends, fees, and much more on the app on a daily basis.

How does 3a Revo work?

1. Choose your personal investment strategy based on your risk profile from 5 risk classes with flexible equity or bond shares.

2. Transfer your existing 3a vested pension benefits or transfer your regular 3a savings instalment.

Equity share with the risk classes 1 to 5:



3. Sit back and watch your assets build up; we'll keep an eye on your investment and actively intervene when the market situation demands it.

Wealth management for 3a vested pension benefits

Flexible and individual pension benefits provision

Zugerberg Finanz 3a Revo offers you a flexible, individual pension plan which helps to close possible gaps in your pension benefits provisions. This allows you to maintain your standard of living even after you retire. In this regard, you benefit from several advantages.

Investment strategies

- Zugerberg Finanz 3a Revo1
  Risk class 1 with max. 20% equity share
- Zugerberg Finanz 3a Revo2
  Risk class 2 with max. 40% equity share
- Zugerberg Finanz 3a Revo3
  Zugerberg Finanz 3a DecarbRevo3
  Risk class 3 with max. 60% equity share
- Zugerberg Finanz 3a Revo4
  Zugerberg Finanz 3a DecarbRevo4
  Risk class 4 with max. 80% equity share
- Zugerberg Finanz 3a Revo5
  Zugerberg Finanz 3a DecarbRevo5
  Risk class 5 with max. 100% equity share
- Zugerberg Finanz 3a RevoDividends
  Risk class 5 with max. 100% equity share

Investment character
Active asset management services, broad range model according to the selected investment strategy

Form of investment
One-off investment or capital generation plan;
flexible and customised

Investment amount
From CHF 5'000 (one-off investment)
And / or from CHF 100 per month (capital generation plan)

Your advantages:

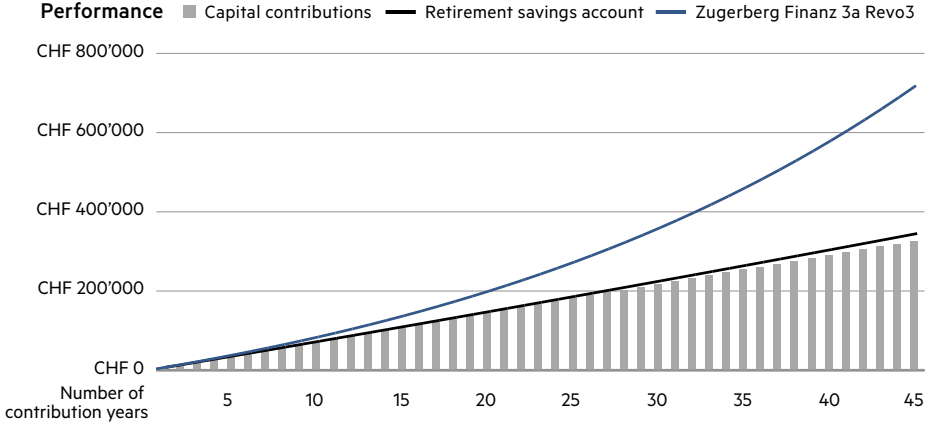
- financial provision and security
- reduce taxable income through deposits
- no income taxes on interest and dividend income
- higher potential returns by investing in securities
- flexible and variable deposits
- early withdrawals possible for home ownership and self-employment

Security investment solutions with a long investment horizon

Investing in securities at an early stage pays off

Example of an employee

Annual deposit	CHF 7’258[1]
Current interest rate (as at 01.01.2024) Retirement savings account providing preferential interest rates	0.50% p. a.
Expected return[2] Zugerberg Finanz 3a Revo3	3.25% p. a.



Deposit from the age of	20	25	30
Number of contribution years until the age of 65	45	40	35
Total amount of capital contributions	CHF 326’610	CHF 290’320	CHF 254’030
Assets on the retirement savings account	CHF 365’405	CHF 320’638	CHF 276’974
Assets with the Zugerberg Finanz 3a Revo3 investment strategy[3]	CHF 720’454	CHF 580’891	CHF 461’953

[1] Statutory maximum amount in 2026 for contracting parties affiliated with a pension scheme
[2] Net amount, after deduction of all ongoing costs
[3] The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations therefrom might occur in the short term which is why performance will never be linear. The achievement of forecast values is in no way guaranteed. Investment calculations do not constitute a request to submit any offers, nor do they constitute an offer or a recommendation to purchase or sell any financial instruments.

Investment strategies comparison

Zugerberg Finanz 3a Revo

Zugerberg Finanz 3a Revo1

Investor profile: Suitable for contracting parties with a pronounced need for security who wish to invest their vested pension benefits in a value-preserving manner.

Equity share **Maximum**

3a Revo1



max. 20%

Expected return[4]: 1.75% p. a.

Investment horizon: At least 5 years

Zugerberg Finanz 3a Revo2

Investor profile: Suitable for contracting parties with a medium need for security who wish to invest their vested pension benefits in a value-increasing manner.

Equity share **Maximum**

3a Revo2



max. 40%

Expected return[4]: 2.50% p. a.

Investment horizon: At least 7 years

Zugerberg Finanz 3a Revo3
Zugerberg Finanz 3a DecarbRevo3

Investor profile: Suitable for contracting parties with earnings expectations above the average and a higher level of willingness to take risks who wish to invest their vested pension benefits in a value-increasing manner.

Equity share **Maximum**

3a Revo3



max. 60%

3a DecarbRevo3



max. 60%

Expected return[4]: 3.25% p. a.

Investment horizon: At least 10 years

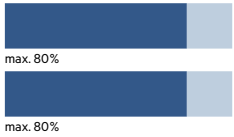
[4] Net amount, after deduction of all ongoing costs

Detailed information on the asset classes can be found in the allocations as well as in the investor information.

Zugerberg Finanz 3a Revo4
Zugerberg Finanz 3a DecarbRevo4

Investor profile: Suitable for contracting parties with a low need for security who wish to invest their vested pension benefits in a value-increasing manner.

Equity share	Maximum
3a Revo4	max. 80%
3a DecarbRevo4	max. 80%



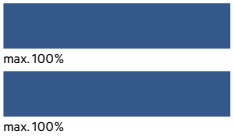
Expected return[4]: 4.00% p. a.

Investment horizon: At least 10 years

Zugerberg Finanz 3a Revo5
Zugerberg Finanz 3a DecarbRevo5

Investor profile: Suitable for contracting parties with a low need for security who wish to invest their vested pension benefits in a value-increasing manner.

Equity share	Maximum
3a Revo5	max. 100%
3a DecarbRevo5	max. 100%



Expected return[4]: 4.75% p. a.

Investment horizon: At least 10 years

Zugerberg Finanz 3a RevoDividends

Investor profile: Suitable for contracting parties with a low need for security who wish to invest their vested pension benefits in a value-increasing manner.

Equity share	Maximum
3a RevoDividends	max. 100%



Expected return[4]: 4.75% p. a.

Investment horizon: At least 10 years

Saving taxes several times over

Maximum amounts

- The amount contributed each year can be deducted from taxable income.
- The accrued vested pension benefits is exempt from property tax during the term of the contract.
- All income is exempt from tax payments.
- Upon pension disbursement, the capital is subject to taxation separately from any income based on a special tax rate applicable to vested pension benefits.

Maximum contributions for 2026

Contracting parties affiliated to a pension scheme	CHF 7'258
Contracting parties not affiliated to a pension scheme (self-employed individuals)	CHF 36'288[5]

[5] Maximum 20% of the net income

It is worth it having several retirement savings accounts!
If you have several retirement savings accounts, you will be able to receive your pension payments on a gradual basis and this way, when receiving such payments, avoid additional tax payments to a considerable extent. If you have a retirement pension account balance of approx. CHF 50'000, we recommend opening another retirement pension account. Each individual may have any number of retirement pension accounts, but must not contribute more than the annual maximum amount.

Tax savings with annual contributions

Indicative examples

Example 1 Employee affiliated with pension scheme, single, Roman-Catholic, taxable income of CHF 60'000 / CHF 120'000, resident of the city of Lucerne

	Without the Zugerberg Finanz 3a Revo pension solution	With the Zugerberg Finanz 3a Revo pension solution	
		Contribution CHF 3'500	Contribution CHF 7'258
Total amount of tax	CHF 7'476 / CHF 20'522	CHF 6'851 / CHF 19'639	CHF 6'136 / CHF 18'680
Annual tax savings		CHF 625 / CHF 883	CHF 1'340 / CHF 1'842

Example 2 Self-employed person with no affiliation with a pension scheme, single, Roman-Catholic, taxable income of CHF 180'000, resident of the city of Lucerne

	Without the Zugerberg Finanz 3a Revo pension solution	With the Zugerberg Finanz 3a Revo pension solution	
		Contribution CHF 7'258	Contribution CHF 36'288
Total amount of tax	CHF 36'635	CHF 34'575	CHF 26'551
Annual tax savings		CHF 2'060	CHF 10'084

Both examples refer exclusively to the provisional income tax rates of the City of Lucerne for the tax period 2026 (www.steuern.lu.ch).

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