Vested benefits

Your personal vested benefits solution

Make the most of your pension assets
with Zugerberg Finanz Vested benefits.

The vested benefits solutions from 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 Zugerberg Finanz Vested benefits?

You can find further information on this promising investment offer at www.zugerberg-finanz.ch/vested-benefits

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
Do you have limited time to actively look after your vested benefits and want a reliable and independent asset management company?

Mutual interests
Do you want someone to look after your vested benefits 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
Do you prefer to invest the majority of your vested benefits 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 Zugerberg Finanz Vested benefits?

Zugerberg Finanz Vested benefits offer investors the opportunity to invest their vested benefits assets in a securities investment that suits their needs. By investing in promising bonds and equities, they will benefit from higher earnings opportunities compared to a classic account solution.

Why Zugerberg Finanz Vested benefits?

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. That's why we invest our own money in exactly the same way as our customers' vested benefits assets.

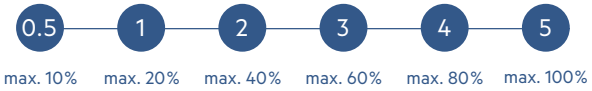
Transparent
You can view your current positions, performance, dividends, fees, and much more on the app.

How do Zugerberg Finanz Vested benefits work?

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

2. Sit back and let your vested benefits work. We'll keep an eye on your investment and actively intervene when the market demands it.

Equity share with the risk classes 0.5 to 5:



Asset management for vested benefits

Individual investment

Zugerberg Finanz Vested benefits solutions allow you to invest your vested benefits according to your own criteria.
The following events can give rise to vested benefits: interruption of employment, commencement of self-employment, divorce, and the end of statutory compulsory insurance.

Investment strategies

- Zugerberg Finanz Vested benefits R0.5
  Risk class 0.5 with max. 10% equity share
- Zugerberg Finanz Vested benefits R1
  Risk class 1 with max. 20% equity share
- Zugerberg Finanz Vested benefits R2
  Risk class 2 with max. 40% equity share
- Zugerberg Finanz Vested benefits R3
  CRisk class 3 with max. 60% equity share
- Zugerberg Finanz Vested benefits R4
  Risk class 4 with max. 80% equity share
- Zugerberg Finanz Vested benefits R5
  Zugerberg Finanz Vested benefits RDividends
  Risk class 5 with max. 100% equity share

Foundation
Two foundations are available for the Zugerberg Finanz Vested benefitssolutions: the Zugerberg Vested Benefits Foundation and the Vested Benefits Foundation Wildspitz.

Investment character
Actively managed custodian account. Ranges model according to the selected investment strategy

Form of investment
One-off investment

Investment amount
From CHF 5’000

Investment instruments
Mainly individual titles, supplemented by ETFs and investment funds

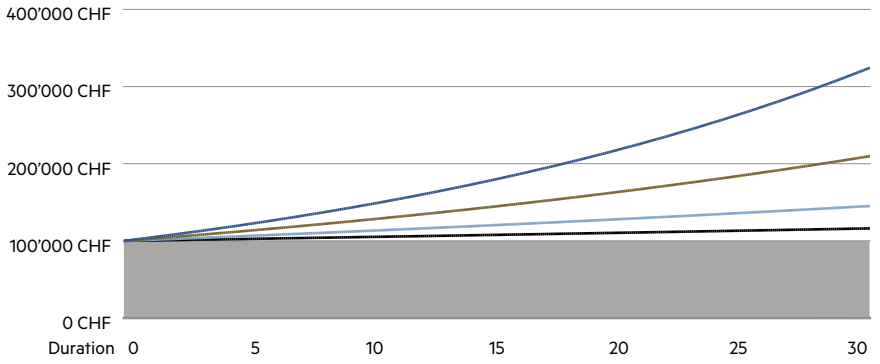
Asset management company
Zugerberg Finanz

Securities investment with a long investment horizon

Higher earnings opportunities compared to the savings account for vested pension benefits

Vested benefits	CHF 100'000
Current interest rate (as of 01.01.2024) for account solution	0.50 % p. a.
Expected returns Zugerberg Finanz VBR0.5	1.25 % p. a.
Zugerberg Finanz VBR2	2.50 % p. a.
Zugerberg Finanz VBR4	4.00 % p. a.
Investment period in years	30

Performance



Investment horizon (in years)	10	20	30
Pension assets (in CHF)	CHF 100'000	CHF 100'000	CHF 100'000
Assets with savings account for vested pension benefits	CHF 105'114	CHF 110'490	CHF 116'140
Assets with Zugerberg Finanz VBR0.5[1] investment strategy	CHF 113'227	CHF 128'204	CHF 145'161
Assets with Zugerberg Finanz VBR2[1] investment strategy	CHF 128'008	CHF 163'862	CHF 209'757
Assets with Zugerberg Finanz VBR4[1] investment strategy	CHF 148'024	CHF 219'112	CHF 324'340

[1]The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations the refrom 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 Vested benefits

	Zugerberg Finanz Vested benefits VBR0.5	Zugerberg Finanz Vested benefits VBR1	Zugerberg Finanz Vested benefits VBR2
Investor profile Zugerberg Finanz Vested benefits	Suitable for investors with a strong need for security, who want to invest their assets in a value-preserving manner.	Suitable for investors with a strong need for security, who want to invest their assets in a value-preserving manner.	Suitable for balanced investors who want to invest their assets in a value-increasing manner.
Asset class / Investment guidelines	**Equity share**	**Equity share**	**Equity share**
	Maximum	**Maximum**	**Maximum**
	VBR0.5	VBR1	VBR2
	max. 10 %	max. 20 %	max. 40 %
Expected return[2]	1.25% p. a.	1.75% p. a.	2.50% p. a.
Investment horizon	At least 5 years	At least 5 years	At least 7 years

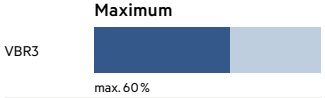
[2] Net, après déduction de tous les frais courants

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

Zugerberg Finanz
Vested benefits VBR3

Suitable for investors with an increased risk appetite who want to invest their assets in a value-increasing manner.

Equity share



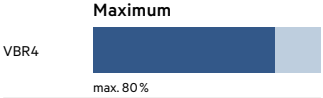
3.25% p. a.

At least 10 years

Zugerberg Finanz
Vested benefits VBR4

Suitable for investors with an low need for security who want to invest existing assets in a profitable manner.

Equity share



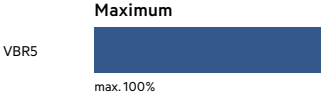
4.00% p. a.

At least 10 years

Zugerberg Finanz
Vested benefits VBR5

Suitable for investors with an low need for security who want to invest existing assets in a profitable manner.

Equity share



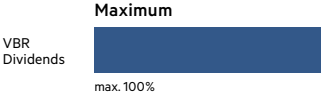
4.75% p. a.

At least 10 years

Zugerberg Finanz
Vested benefits VBRDividends

Suitable for investors with an low need for security who want to invest existing assets in a profitable manner.

Equity share



4.75% p. a.

At least 10 years

Useful information!

Tax-free for the entire term

During the term, your vested benefits are exempt from the wealth tax and the interest and capital gains are tax-free until payout.

Reduced taxationon withdrawal

When the vested benefits assets are transferred to private assets, the vested benefits assets are taxed separately from other income at a reduced rate.

Normal withdrawal

The vested benefits assets can be withdrawn at the earliest 5 years before and at the latest 5 years after the beneficiary reaches the normal retirement age for receiving old-age and survivors' insurance (AHV).

Early withdrawal

Vested benefits assets can be withdrawn early in the following cases:

- In order to purchase / renovate an owner-occupied residential property
- To take up self-employment.
- If the beneficiary receives a full disability pension.
- On final departure from Switzerland, with restrictions in the case of EU / EFTA countries.

Le versement est gratuit.

Benefit in the event of death

In the event that the beneficiary dies before reaching the reference age, the surviving dependants will receive the vested benefits as a lump-sum death benefit. However, the vested benefits assets are not subject to inheritance law, but to the Foundation's pension provision regulations. If necessary, a separate beneficiary order can be set up.

Regulations and information sheets

You can find out more about the Foundation's core values, withdrawal options, and formalities in the Foundation's regulations and various information sheets on our website:
www.zugerberg-finanz.ch

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