

VIAC Account Plus Switzerland

With the Account Plus «Switzerland», 95% of pension assets are held in the account at a preferential interest rate of 0.05% per annum. The remaining 5% are invested in broadly diversified equities. The proportion of Swiss shares is at least 75%. Implementation is carried out with passive, cost-effective index investments (ETF and index funds). There are no custody fees, brokerage fees, administration fees or product costs.

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Performance (indexed, in CHF, after costs)



Until and including April 2020, this performance is based on index data less strategy and product costs. From May 2020 onwards, effective product prices minus strategy costs are used.

Return (in CHF, historical)

current year	-0.9%
3 years, annualized	0.3%
5 years, annualized	0.5%
10 years, annualized	0.9%

Risk & Volatility

Risk category	1 of 7
3 years, annualized	0.9%
10 years, annualized	0.7%
Largest annual loss	-0.9%

Key Facts

Total costs	0.00%
Interest (free of charge)	0.05%
Number of investments	1'525
Trading	weekly

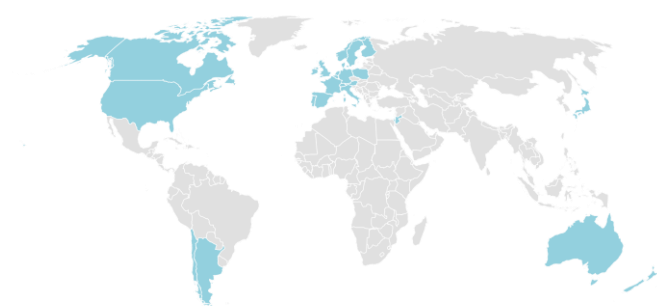
Asset classes

Liquidity CHF	95%
Bonds	0%
Equity	5%
Real estate	0%
Commodities	0%
Alternative investments	0%

Largest positions

Switzerland	Other
Nestle	0.7%
Novartis	0.7%
Roche	0.7%
Zürich	0.2%
Richemont	0.2%
Apple	0.06%
Microsoft	0.05%
Amazon	0.03%
Alphabet A	0.02%
Alphabet C	0.02%

Regional allocation



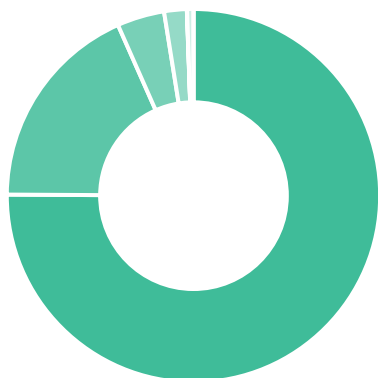
Allocation of pension assets

Regions	Currencies
Switzerland	98.8%
North America	0.9%
Europe	0.2%
Asia	0.1%
Latin America	0.0%
Oceania	0.0%
Africa	0.0%
CHF	98.8%
USD	0.9%
EUR	0.1%
JPY	0.1%
GBP	0.1%
CAD	0.0%
Other	0.1%

Allocation equity investments

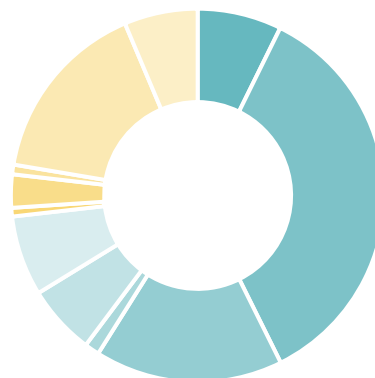
Regions

- Switzerland: 75.1%
- North America: 18.3%
- Europe: 4.1%
- Asia: 2.0%
- Latin America: 0.0%
- Oceania: 0.5%
- Africa: 0.0%



Sectors

- Industrials: 7.3%
- Health Care: 35.4%
- Financials: 16.3%
- Energy: 1.3%
- IT: 6.0%
- Materials: 6.9%
- Real Estate: 0.7%
- Telecom: 2.9%
- Utilities: 0.8%
- Consumer Staples: 16.0%
- Consumer Discretionary: 6.4%



Securities

Asset class	Index	Name	ISIN	Allocation
Liquidity (Interest 0.05%)				95.00%
Equity	SMI	CSIF SMI	CH0033782431	3.75%
Equity	MSCI World ex CH	CSIF World ex CH - Pension Fund Plus	CH0429081620	1.25%

Risk categories

Investments in securities are always associated with risks. In the long-term average over 15 years, the following fluctuation ranges are given in % per year. The risk categories are defined as follows:

Risk category	Fluctuation range in % p. a.			In 95% of cases the return on investment per year is...			
1	0.0%	to	2.5%	between:	-5.0%	and	+5.0%
2	2.5%	to	5.0%	between:	-10.0%	and	+10.0%
3	5.0%	to	7.5%	between:	-15.0%	and	+15.0%
4	7.5%	to	10.0%	between:	-20.0%	and	+20.0%
5	10.0%	to	12.5%	between:	-25.0%	and	+25.0%
6	12.5%	to	15.0%	between:	-30.0%	and	+30.0%
7	15.0%	or more		larger fluctuations also possible			

Conditions: Past performances do not guarantee future price developments. The factsheet contains general information and does not reflect the individual portfolio. The performance is calculated on the basis of month-end prices. Furthermore, the performance is based on a one-time investment at the beginning. Realized future returns can deviate significantly from estimated values. The investment plan covers prespecified markets. Those markets are replicated with securities (Exchange Traded Funds or index funds). The foundation invests the pension assets according to the beneficiary's instruction - the beneficiary bears the risks associated with the chosen investment plan. Pension assets are maintained by the Vested Benefits Foundation in an individual cash account and securities account. Securities can be held in fractions within the account. The liquidity lies in an individual third pillar cash account. Cash and security account are not separable. The indicated securities can be replaced in the context of the investment plan for objective reasons. The liquidity can be increased at any time due to regulatory reasons. Moreover, the liquidity will be increased if it is expected that the sum of all securities held according to the beneficiaries' investment plans could exceed the investment guidelines (BVV2) and the investment regulations of the foundation. In this case the share of securities associated with the corresponding investment plan will be reduced until the investment guidelines (BVV2) and the investment regulations of the foundation are met at any time. Trading takes place on a weekly basis. The interest is calculated following the actual/actual methodology and implemented on a monthly basis. The investment plan can be adjusted by the foundation board.