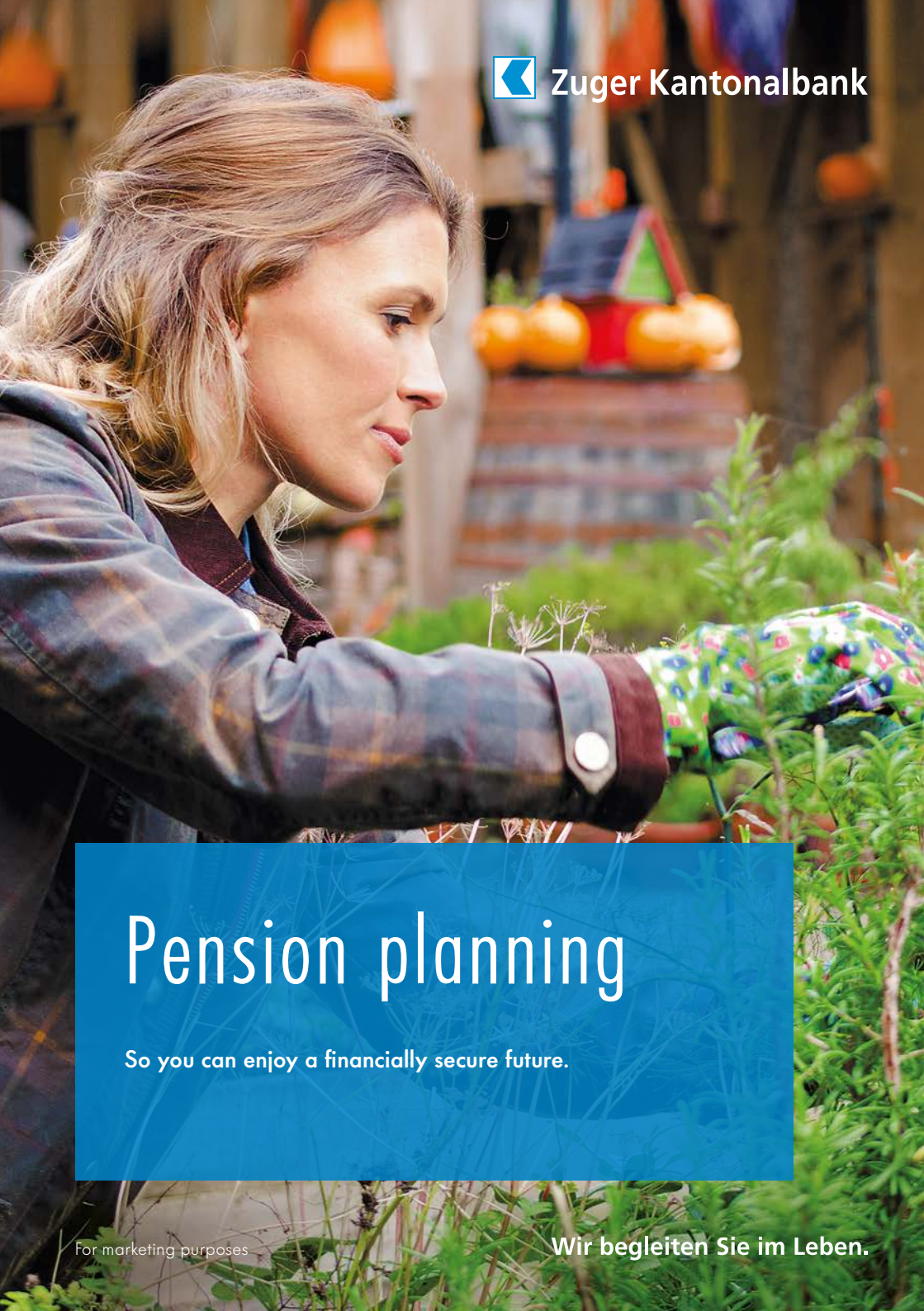

Zuger Kantonalbank

Pension planning

So you can enjoy a financially secure future.

For marketing purposes

Wir begleiten Sie im Leben.

We're here to help you plan your financial future

No-one knows for sure what will happen in the future. Your personal needs evolve over time – regardless of what point in life you're currently at. Private pension planning make sense if you want to hold on to the good things you've achieved in life. It's therefore important to ensure your pension situation meets your financial requirements at every stage of life – that way, any potential gaps can be bridged, and your family will also be financially protected.

With our individual pension solutions, we're here to support you throughout life's journey.

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Stay flexible at all times

Our traditional pension products

Your financial needs are constantly changing. One year you may be planning a big investment, the next you have surplus funds to help you grow your private pension pot.

Investments in your future pension should therefore be adjusted continuously in line with your changing financial circumstances. This calls for the greatest possible flexibility.

The Savings 3 account is a tax-privileged pension solution, though for limited amounts. Those looking to generate a greater return with Savings 3 can opt for ZugerKB Investment Advisory Savings 3 and the ZugerKB E-Invest Savings 3 (online) – two solutions with securities-based investments. The best way to invest is by standing order.

Your goals

- You plan to systematically grow your pension pot, or you intend to buy a home of your own in a few years' time
- You wish to reduce your tax bill
- You wish to invest on a highly diversified basis and generate an attractive return
- You wish to use your pension assets for their intended purpose: the fulfilment of long-held wishes as well as financial independence in your well-earned retirement

What we offer

- Savings 3 tax-privileged account
- ZugerKB Investment Advisory Savings 3
- ZugerKB E-Invest Savings 3

Choose your own route to achieving your savings goal

Savings 3 account, ZugerKB Investment Advisory Savings 3 and ZugerKB E-Invest Savings 3

Savings 3 with Zuger Kantonalbank is the individual savings option that not only acts as an important addition to your pillar 1 (AHV/IV) and pillar 2 (BVG/pension fund) benefits but also offers a range of attractive advantages.

The aim of tied pension provision (pillar 3a) is to enable you to maintain your accustomed standard of living in old age or to finance early retirement. In addition, this government-supported pension solution enables you to close any gaps in provision and grow your assets more quickly, thanks to an attractive rate of interest or an investment in securities. To that end, you can make flexible deposits up to a maximum amount and withdraw or pledge capital prior to retirement in order to purchase a home of your own. With Savings 3, you can enjoy tax relief every year: Along with tax deductions from your income, there is no withholding tax, wealth tax or income tax on interest income. When your retirement assets are paid out, they are taxed separately from your other income at a reduced tax rate.

Use your Savings 3 capital for specific circumstances

- For the purchase or construction of owner-occupied residential property
- To pay off a mortgage on owner-occupied residential property
- If you become self-employed
- If you move abroad permanently
- For the purchase of additional benefits from your pension fund (pillar 2)
- If you become fully disabled

Partial withdrawals are only possible for the financing of owner-occupied residential property (every 5 years).

Generate a greater return by investing in securities

Those seeking a higher return can choose from two securities-based pension solutions: ZugerKB Investment Advisory Savings 3 and ZugerKB E-Invest Savings 3 (online). A wide range of investment groups is available to suit your personal investment objectives and risk appetite.

- Asset growth through high-performing investments
- Higher potential long-term returns
- Investment strategy with individual risk classification
- Professional asset management

Savings 3 account, ZugerKB Investment Advisory Savings 3 and ZugerKB E-Invest Savings 3: an overview

Product	**Description**	**Advice**	**Contact**
Savings 3 account	Tax-privileged savings account with preferential interest rate		Your ZugerKB personal advisor, or online at www.zugerkb.ch
ZugerKB Investment Advisory Savings 3	Higher potential returns thanks to professional asset management, no investment or trans-action fees for ZugerKB pension funds, wide selection of active and passive pension funds	Investment advice based on your personal investor analysis	Your personal ZugerKB advisor
ZugerKB E-Invest Savings 3	Higher potential returns thanks to professional asset management, no investment or trans-action fees for ZugerKB pension funds	Execution-only	Online via E-Banking at www.zugerkb.ch

ZugerKB pension funds	Brief description[1]
ZugerKB Fonds – Strategie ESG Konservativ (CHF) BV	The equity portion is approximately 30%
ZugerKB Fonds – Strategie ESG Ausgewogen (CHF) BV	The equity portion is below 50%
ZugerKB Fonds – Strategie ESG Dynamisch (CHF) BV	The equity portion is approximately 65%
ZugerKB Fonds – Obligationen ESG (CHF) BV	Broadly diversified investments in CHF bonds; no investments in equities
ZugerKB Fonds – Aktien ESG Schweiz (CHF) BV[4]	The equity portion is approximately 95%

Investment groups (active management style) for ZugerKB Investment Advisory Savings 3	Brief description[2]
Swisscanto BVG 3 Responsible Portfolio 10 RT	The equity portion is approximately 10%
Swisscanto BVG 3 Responsible Portfolio 25 RT	The equity portion is approximately 25%
Swisscanto BVG 3 Responsible Portfolio 45 RT	The equity portion is approximately 45%
Swisscanto BVG 3 Sustainable 45 RT	The equity portion is approximately 45%
Swisscanto BVG 3 Responsible Portfolio 75 RT	The equity portion is approximately 75%
Swisscanto BVG 3 Responsible Portfolio Protection RT	The equity portion is between 0 and 50%, target volatility 5%

[1] Please note the specific information regarding the ZugerKB investment funds (strategy and pension funds) at www.zugerkb.ch.
[2] Please note the specific information regarding the individual investment groups at www.swisscanto.ch.

Investment groups and pension funds (passive management style) for ZugerKB Investment Advisory Savings 3	Brief description[3]
Swisscanto BVG 3 Index 45 RT	The equity portion is approximately 45% (passive)
Swisscanto (CH) Vorsorge Fonds 20 Passiv VT	The equity portion is approximately 20% (passive)
Swisscanto (CH) Vorsorge Fonds 45 Passiv VT	The equity portion is approximately 45% (passive)
Swisscanto (CH) Vorsorge Fonds 75 Passiv VT	The equity portion is approximately 75% (passive)
Swisscanto (CH) Vorsorge Fonds 95 Passiv VT[4]	The equity portion is approximately 95% (passive)

Your risks

- Investment funds are subject to security-specific market risks (volatility), as well as country, currency and liquidity risks.
- You can find further information on the risks inherent in investment funds in the Swiss Banking Association's brochure "Risks Involved in Trading Financial Instruments".

[3] Please note the specific information regarding the individual investment groups and pension funds at www.swisscanto.ch.
[4] This fund may only be used for the Zuger Kantonalbank Savings 3 Pension Foundation.
It has not been approved for the Vested Benefits Foundation of Zuger Kantonalbank.

ZugerKB fund savings plan and ZugerKB withdrawal plan as a supplement to private pension provision

The ZugerKB fund savings plan and ZugerKB withdrawal plan are the perfect complement to traditional pension provision. While pillar 3a offers tax advantages, free-access pension provision (pillar 3b) enables flexible asset growth with no contribution limits and individually structured payments during retirement. This enables gaps in provision to be closed and creates additional financial freedom in old age.

Grow your assets with the ZugerKB fund savings plan

With a ZugerKB fund savings plan you invest a freely chosen amount in investment funds on a regular basis. Periodic contributions enable you to benefit from the cost-average effect: You buy more fund units when prices are low, and correspondingly fewer units when prices are high.

The ZugerKB fund savings plan is particularly suitable for

- long-term asset growth for retirement
- supplementing pillar 3a contributions
- building up additional retirement capital with no statutory restrictions
- financing major objectives for later life, such as travel, home ownership or supporting your family

As there are no statutory contribution limits, you can decide on a flexible basis how much you wish to invest – increasing, reducing or suspending your contributions as needed.

Regular income with the ZugerKB withdrawal plan

When you retire, the assets you have accrued can be taken out again in stages through a withdrawal plan, i.e. fixed amounts are paid out of the fund assets on a regular basis.

A ZugerKB withdrawal plan can be used to:

- supplement AHV and pension fund benefits
- generate a regular additional income in retirement
- manage your asset consumption in a planned way
- keep your capital partially invested, enabling you to participate in financial markets

This creates a high degree of flexibility, as the amount and timing of payments can be individually tailored to your personal requirements.

Detailed information on the ZugerKB fund savings plan and ZugerKB withdrawal plan can be found in the corresponding product brochures. These can be obtained from your client advisor or online at https://www.zugerkb.ch/en/private-clients/investments-stock-market/investment-products/fund-savings-plan.

Financial security you can rely on

Our risk insurance products

Thinking ahead means creating the basis for financial stability and security. It's important to start planning at an early stage if you wish to maintain your accustomed standard of living over the long term. Even so, risks such as death or disability are impossible to predict and can have major financial implications.

As part of our pension advisory service, you will have access to risk insurance products that ensure you and your family are financially protected if the worst comes to the worst. This enables you to benefit from independent advice, where you can choose from suitable solutions from a range of providers.

Risk insurance products are used solely for protection purposes and do not contain any savings element. Benefits are only paid out if an insured event occurs (e.g. death or disability due to sickness or accident) and help you meet your financial commitments in a systematic manner.

Your goals

- Financial protection for your partner or your family
- Cover for your existing commitments (e.g. mortgages or loans)
- Protection in the event of disability and death
- Ensuring financial stability in the case of unexpected events

Our approach

- Access to selected risk insurance products as part of an independent brokerage service
- Individual alignment with your personal retirement circumstances
- Choice of solutions from a range of insurance partners
- Flexible management of benefits and sums insured
- Transparent advice on costs, benefits and conditions

Risk check: Making pensions easy to understand

More clarity for your financial future

Many people don't know what income they can expect in the event of a pension claim. A risk check is the quick and easy way to create transparency. In a short space of time, you'll receive an assessment of your current pension provision in the event of disability, death or following retirement, thus enabling you to identify any need for action or potential for optimisation.

Your benefits: an overview

A risk check provides valuable information about your financial protection:

- Transparency about any gaps in provision
  You'll be able to identify potential gaps in provision at an early stage – for example in the event of disability, death or protecting your owner-occupied home.
- Clarity in old age
  The risk check shows what pension you can expect in old age, whether your current savings contribution is sufficient, and how much extra you should be saving.
- Security for important situations in life
  This will give you a basis for decisions in various stages of life – for instance when starting a family, purchasing a home of your own, or retiring.

How the risk check works

The risk check can be carried out easily and quickly in an advisory consultation

1. You'll need to bring your latest pension certificate with you to your appointment.
2. Your advisor will prepare a personal analysis for you in around 15 minutes, giving you a clear illustration of your benefits and any gaps in provision.
3. Based on the results, you decide if you wish to discuss an in-depth analysis or pension solution with a specialist.

Risk insurance for disability or death

Risk insurance

Individual cover based on your requirements
Risk insurance is used to cover any additional individual pension needs due to sickness or accident and offers valuable protection in the event of disability or death if you have insufficient pillar 1 and 2 benefits. In this way you protect yourself, your partner, family, business or business partner.

In an independent advisory consultation, you can explore different insurance models to find a solution that matches your personal requirements.

You can insure a disability pension and/or a lump-sum death benefit. The amount of disability pension is based on your requirements and payable up to AHV retirement age at the latest. The amount of lump-sum death benefit is based on your individual needs. This amount can remain constant during the insurance period or decrease on a linear basis. In all cases, the insured amount will be paid out immediately upon the death of the insured person.

The following pension objectives can be protected with risk insurance:

- Financial protection for survivors through lump-sum death benefit
- Guaranteeing a regular income in the event of disability
- Ensuring you can still afford your own home in the event of death or disability
- Combining different benefit types

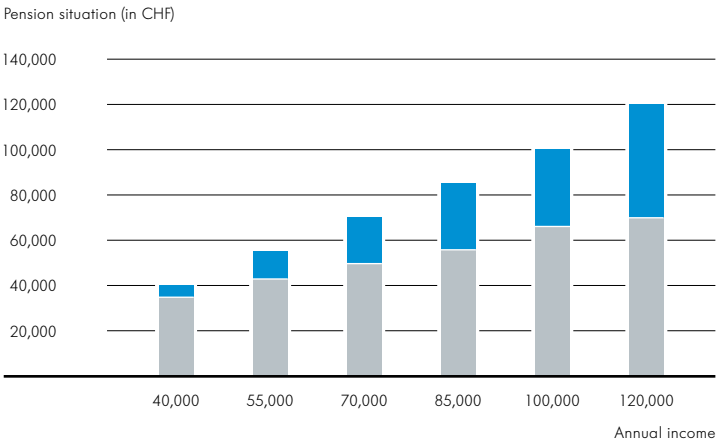
The level of benefits and structuring of the insurance can be determined individually. Cover will be based on your personal circumstances, financial commitments and pension objectives.

Risk insurance: an overview

Type	Risk insurance based on individual requirements
Financing	Payment of annual premium
Lump sum in event of death	Amount of capital based on individual requirements
Pension in event of disability	Amount of pension based on individual requirements Waiting period 6, 12 or 24 months
Age at entry	18–60 years
Duration of insurance	Can be freely selected in line with respective conditions
Costs/quotation	On request
Insurance company	As an independent broker, we work with a wide range of Swiss insurance companies. This enables us to recommend the insurance solution that best meets your requirements.

Example

Gap in event of inability to work due to illness



Income shortfall
Pensions from AHV and BVG (example)

Example: 40-year-old man, married, one child

Credit insurance

Risk insurance for loans

Cover for financial commitments
Risk insurance is used to cover a private or business loan. Whether it's a for mortgage or business loan, risk insurance provides security you can rely upon. As a bank guarantee, it's also the optimum solution for a larger loan. The insurance is structured on a flexible basis, either with constant risk cover or with a decreasing sum insured and simultaneously decreasing premium. You can combine the insurance cover individually with a disability pension and/or lump-sum death benefit.

In an independent insurance brokerage consultation, you can look at which solutions are specifically aimed at covering your commitments. This will ensure your financial obligations can be met in the case of unpredicted events.

Credit insurance: an overview

Type	Risk insurance as collateral
Financing	Payment of annual premium
Lump sum in event of death	Amount of capital equal to loan amount or based on individual requirements
Age at entry	18–60 years
Duration of insurance	Can be freely selected in line with respective conditions
Costs/quotation	On request
Insurance company	As an independent broker, we work with a wide array of Swiss insurance companies and recommend the insurance solution that best meets your needs.

Legal notice

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Wir begleiten Sie im Leben.

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