

ZugerKB E-Invest Vested Benefits

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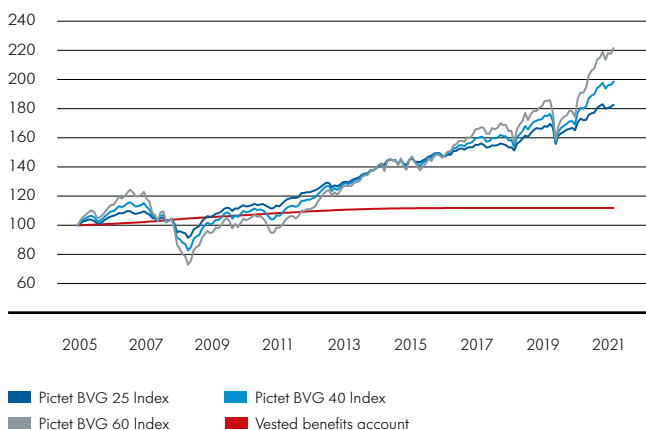
Investing vested benefits capital

Outside the 2nd pillar, pension fund assets can be invested in a vested benefits account or ideally – with a longer investment horizon – in securities. Investing in securities gives you a wide range of additional benefits. After retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB strategy funds.

Retirement savings funds offer individual solutions

Various securities solutions are available, depending on the level of risk you want to take on and how long you want to invest your money for. The main difference between the solutions is the equity component. The more equities the fund contains, the higher the risk – but also the greater the potential return.

Significantly higher return with even a 25% equity weighting



Source: Pictet, Zuger Kantonalbank

A long-term comparison shows that with an equity portion of even 25% (dark blue line), investing in securities is superior to a vested benefits account (red line). The return potential improves further with a higher equity weighting, although price fluctuations will likewise increase. Due to the typically long investment horizon of pension products, securities are ideal for longer-term investment of vested benefits capital, as major equity market fluctuations are smoothed out.

Diversification

Spreading your pension assets across various asset categories such as equities, bonds and even real estate and commodities, as well as across different sectors, companies and currencies, allows you to reduce your investment risk and give it a broader base.

You decide

With ZugerKB E-Invest Vested Benefits, we provide a reliable online service that enables you to take your own investment decisions. You specifically choose not to use the investment proposals from Zuger Kantonalbank and are responsible for making sure you are informed about the nature and risks of the investment instruments you select.

The risks at a glance

- As an investor you must bear in mind that the value of any investment may fall as well as rise.
- 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 of investment funds in the Swiss Bankers Association's brochure "Risks Involved in Trading Financial Instruments".

Terms and conditions for ZugerKB E-Invest Vested Benefits

For information on the terms and conditions for the ZugerKB E-Invest Vested Benefits online solution, please refer to our brochure "Terms and conditions in the pension business".

Fund range

ZugerKB retirement savings funds

	Sec. no.
ZugerKB Fonds – Strategie Konservativ (CHF) BV	38249232
ZugerKB Fonds – Strategie Ausgewogen (CHF) BV	38249106
ZugerKB Fonds – Strategie Dynamisch (CHF) BV	43583061

Investment groups (actively managed)

	Sec. no.
Swisscanto BVG 3 Responsible Portfolio 10 RT	23805195
Swisscanto BVG 3 Responsible Portfolio 25 RT	23805270
Swisscanto BVG 3 Responsible Portfolio 45 RT	23805297
Swisscanto BVG 3 Sustainable 45 RT	41485448
Swisscanto BVG 3 Responsible Portfolio 75 RT	23804772
Swisscanto BVG 3 Responsible Portfolio Protection RT	23804622
Swisscanto BVG 3 Responsible Life Cycle 2025 RT	23804759

Investment groups and retirement savings funds (passively managed)

	Sec. no.
Swisscanto BVG 3 Index 45 RT	23804645
Swisscanto (CH) Vorsorge Fonds 20 Passiv VT	13372106
Swisscanto (CH) Vorsorge Fonds 45 Passiv VT	13372108
Swisscanto (CH) Vorsorge Fonds 75 Passiv VT	35369090

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