Zuger Kantonalbank

ZugerKB E-Invest Vested Benefits

ZugerKB E-Invest Vested Benefits, is a self-service product and is therefore provided without advisory services.

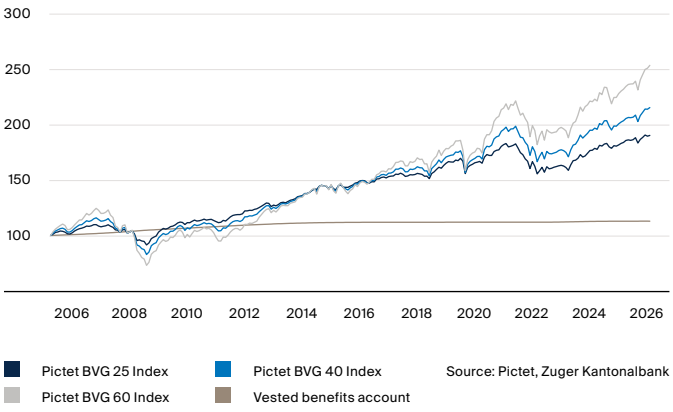
Investing vested benefits capital

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. In the event of retirement, the ZugerKB retirement savings funds can be transferred free of charge to the ZugerKB investment 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



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 (brown 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 alternative investments, 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 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".

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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 – Obligationen ESG (CHF) BV	138090995
ZugerKB Fonds – Strategie ESG Konservativ (CHF) BV	38249232
ZugerKB Fonds – Strategie ESG Ausgewogen (CHF) BV	38249106
ZugerKB Fonds – Strategie ESG Dynamisch (CHF) BV	43583061

A broader selection of funds with additional active and passive pension funds is available to you with the pension solution “ZugerKB Investment Advice Vested Benefits”.

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