



tellico

Pension solutions. Banking. Real estate.



*At home and with
deep roots in the
heart of Switzerland
since 2002*



Holistic occupational pension solutions

Tellico – the Swiss pension bank

Tradition meets innovation

As a Swiss pensions bank, we – just like William Tell – uphold traditional values. With deep roots in Central Switzerland, we demonstrate a down-to-earth approach, vigour and foresight in performing our daily work for our clients. We stand out thanks to our simple structures, a high level of commitment and the provision of quick and reliable service.



Unerring

Flexible and individual solutions. We act with foresight and offer tailored solutions.



Down to earth

Understandable and secure solutions. We act reliably and offer simple and readily understandable structures.



Proactive

Quick and long-term solutions. We act quickly and offer a high level of commitment.

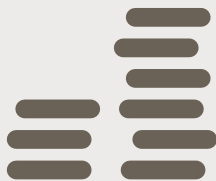
Comprehensive services from a single source



Pension solutions

With a large number of proven specialists in the field of pension solutions, Tellco Ltd offers a wide range of services. For example, it carries out expert reports and analyses on external institutions. In addition, it protects company pension funds from consolidation by providing them with advisory support and taking over management activities.

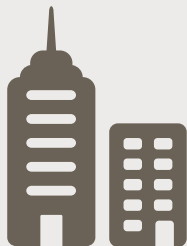
As a client, this allows you to benefit from improved quality and increased efficiency. Our offering also includes administrative, accounting, legal and technical services. The Tellco experts provide you with competent advice and individual solutions relating to all aspects of occupational pension schemes.



Bank

As a general provider of pension and investment solutions, Tellco Ltd has strong roots in the handling of assets and also offers institutional and private clients first-class asset management services. The offering of our specialists ranges from classic mandates and SME loans to opportunities to invest in investment funds or the Tellco Investment Foundation.

We specialise in asset management and investment advisory services, and offer, for example, customised asset management mandates. Tellco Ltd manages client assets totalling approximately CHF 7 billion.



Real estate

As a portfolio manager and one-stop service provider for real estate, Tellco Ltd manages various real estate portfolios of foundations, private investors and investors. We create optimal conditions for the active management of our private and institutional clients' real estate assets – thanks to our large and ever-growing network of real estate investors and partners across Switzerland as well as synergies within Tellco Ltd.

We assist our clients with the professional evaluation and handling of acquisitions, all development, planning and construction services, building owner representation, marketing activities and real estate management. This means that Tellco Ltd supports you with services relating to all real estate matters.

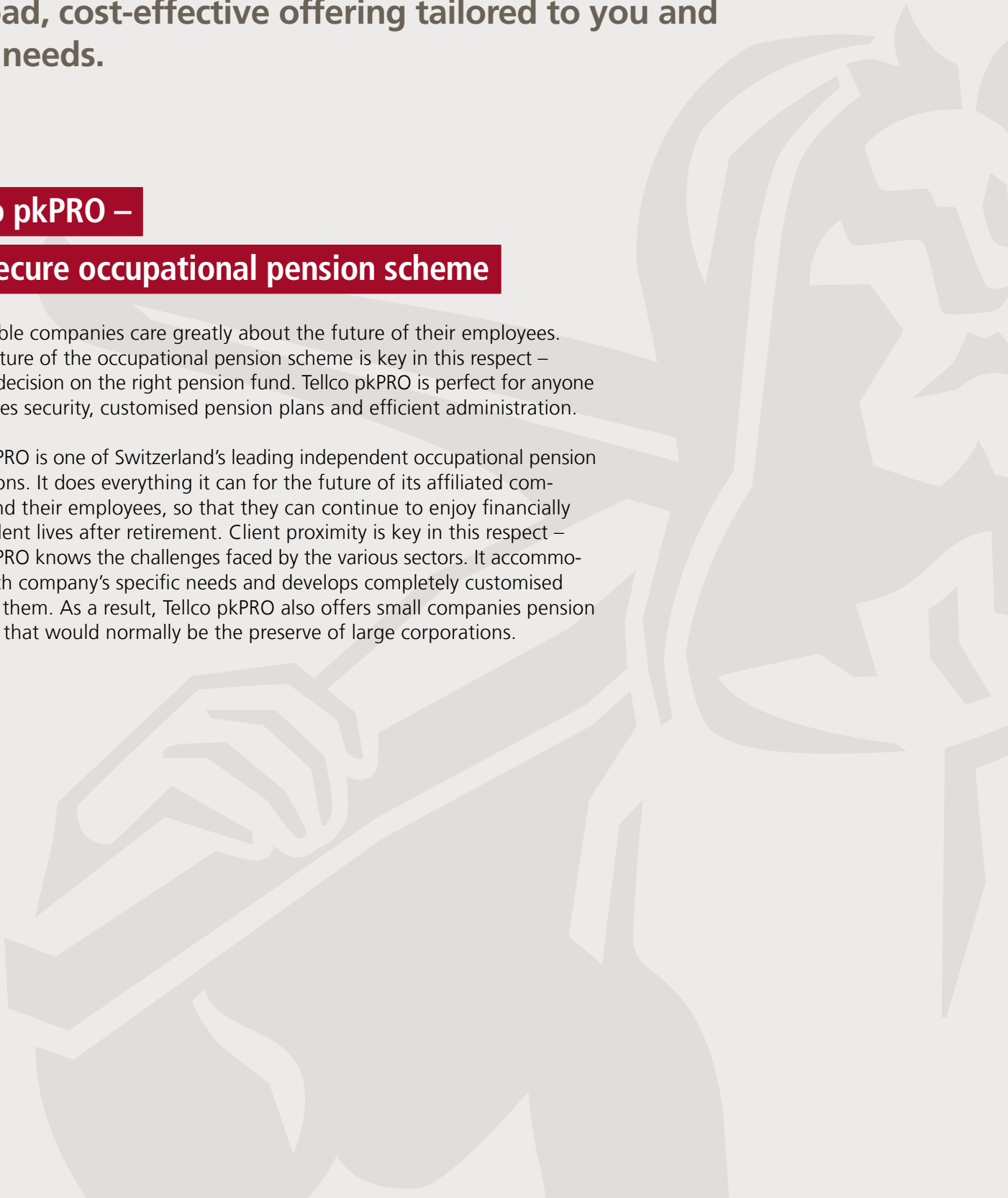
Pension funds

Thanks to our core business – the management and administration of pension funds – and our integrated business model, we are able to utilise important synergies for individual solutions. For you, this means a broad, cost-effective offering tailored to you and your needs.

Tellco pkPRO – the secure occupational pension scheme

Responsible companies care greatly about the future of their employees. The structure of the occupational pension scheme is key in this respect – as is the decision on the right pension fund. Tellco pkPRO is perfect for anyone who values security, customised pension plans and efficient administration.

Tellco pkPRO is one of Switzerland's leading independent occupational pension foundations. It does everything it can for the future of its affiliated companies and their employees, so that they can continue to enjoy financially independent lives after retirement. Client proximity is key in this respect – Tellco pkPRO knows the challenges faced by the various sectors. It accommodates each company's specific needs and develops completely customised plans for them. As a result, Tellco pkPRO also offers small companies pension solutions that would normally be the preserve of large corporations.



Tellco Vested Benefits Foundation – an attractive securities solution

Life changes – and so do people's individual professional and financial situations. The Tellco Vested Benefits Foundation helps people who are switching employer, moving abroad or would like to buy residential property or venture into self-employment with all questions related to individual retirement saving.

The Tellco Vested Benefits Foundation specialises in individual retirement saving. Its offering is aimed at private individuals whose personal or professional situation is changing. In addition to an account model, the Tellco Vested Benefits Foundation also provides an option of managing assets via securities. The Tellco Vested Benefits Foundation is one of the first pension institutions to create the necessary conditions for its clients to manage their assets independently within the boundaries of their risk profile, or have them managed as part of an asset management mandate.

Tellco Pensinvest – preserving autonomy

As a semi-autonomous collective foundation, Tellco Pensinvest provides companies with the tools to manage their "own pension funds" under the umbrella of Tellco Pensinvest. A pension fund which is defined by the company and managed by an equal number of employer and employee representatives gives companies the freedom to make independent decisions – not only on benefits and contributions, but also on the investment strategy and its implementation and the technical parameters (interest rate and payment and conversion rate). At the same time, the pension fund benefits from the in-depth expertise and many years of experience at Tellco Ltd.

Tellco Pensinvest also offers customised pension solutions with flexible investment strategies for professional associations, cooperatives and other interest groups. This way, all the synergies of a collective occupational pension scheme can be utilised and therefore be of advantage for the policyholders.

Tellco Pension Solutions 1e – customised management pension plans

1e plans make occupational pensions more attractive again – both for policyholders and for businesses. Tellco Ltd enables companies to run their own individualised management pension scheme under the umbrella of Tellco Pension Solutions 1e, and to participate in decisions on investment strategies and benefits without any liability risk. Policyholders enjoy considerable freedom and benefit from higher return opportunities in the long term.

Every company is different, and so are the needs of each employee. This is why flexible, customised solutions are key. With Tellco Pension Solutions 1e, you will benefit from attractive 1e solutions for salaries from CHF 126,900 and above. The pension fund commission elected by the company in the affiliation agreement defines the pension plan, specifies contributions and decides on the investment strategies that can be chosen by the policyholders.

Tellco Investment Foundation – broadly diversified

With fund assets of over CHF 900 million, the Tellco Investment Foundation is open to all Swiss staff pension funds and to beneficiaries of the Tellco Vested Benefits Foundation. The portfolio of Swiss residential and business properties is broadly diversified, which is reflected in its continuously stable returns since 2006.

The Tellco Investment Foundation was established in 2005 as a foundation pursuant to the Swiss Civil Code. It is subject to supervision by the Occupational Pension Supervisory Commission (Obersaufsichtskommission Berufliche Vorsorge – OPSC). Both Swiss staff pension funds and the beneficiaries of the Tellco Vested Benefits Foundation have the option of investing in the Foundation's investment groups. The Tellco Investment Foundation at present offers two investment groups: a Swiss residential and business property portfolio and a portfolio of private equity investments, which has been in existence since 2015. The latter primarily focuses on secondary investments, which are selectively complemented with primary and co-investments.

Tellco Ltd – key facts and figures

As of October 2018

Year of establishment
2002

Registered office
Schwyz

Number of employees
140

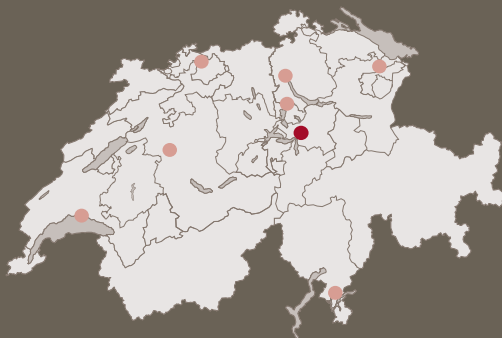
Assets under management
Approximately CHF 7 billion

Beneficiaries under management
Approximately 68,000

Expert mandates
For approximately 100 pension funds

Status
Bank

Regulator
**Swiss Financial Market Supervisory
Authority FINMA**



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● We have strong local ties

- Western Switzerland
- Central Plateau
- Northwestern Switzerland
- Eastern Switzerland
- Central Switzerland
- Zurich
- Ticino