



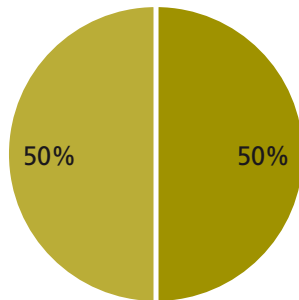
Strategy sheet

Effective as of		
Surname		
First name		
Street		
Postcode, Place	Country	

Your personal risk appetite has been allocated a point score based on the information you provided in the risk assessment. You may use this point score, with the help of this strategy sheet, to select your preferred strategy according to your personal risk profile. The key data relating to the different strategies can be found in the schedule below. Any additional information and the corresponding fact sheets can be found on the Tellico Ltd website.

Strategies

Low risk (5 to 11 points)



Asset allocation

Money market	50 %
CHF bonds	50 %
Foreign currencies	0 %

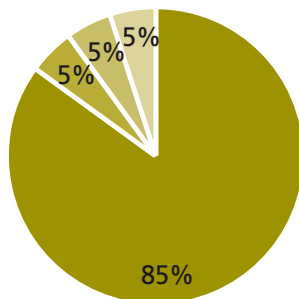
Key data

Required investment horizon	0 to 3 years
Year-to-date yield	0.0 %
Yield 1 year	-0.4 %
Yield last 3 years	0.1 %
TER	0.38 %

Investment description

The low-risk strategy is considered a safe and liquid investment strategy. It invests 50 % in money market products and 50 % in fixed-interest investments from the investment-grade universe (AAA to BBB), denominated in Swiss francs, with a maximum duration of 5 years. The low-risk strategy aims to preserve the value of the actual invested portfolio along with a modest return. It is suitable for risk-averse and defensive investors.

Fixed income (12 to 16 points)



Asset allocation

Money market	5 %
Bonds	85 %
Mortgages	5 %
SME loans	5 %
Foreign currencies	10 %

Key data

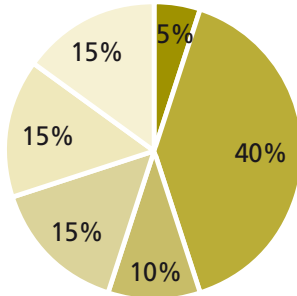
Required investment horizon	3 to 5 years
Year-to-date yield	0.1 %
Yield 1 year	0.2 %
Yield last 3 years	3.0 %
Volatility (3 years)	2.2 %
Duration	6.57
TER	0.55 %

Investment description

The fixed-income strategy invests in fixed-interest investments. 85% is allotted to a widely diversified portfolio of fixed-interest investments from the investment-grade universe (AAA to BBB) with a maximum duration of 5 years. 5% each is invested in the investment classes of mortgages and SME loans, which are allocated by Tellico Ltd and subject to strict risk assessment. The strategy aims to generate yields higher than those in the money market, and steady moderate growth should be achieved by the interest component. The strategy is suitable for defensive investors.



Shares 25 (17 to 22 points)



Asset allocation

Money market	5 %
Bonds	40 %
Swiss equities	10 %
Global equities	15 %
Alternative investments	15 %
Real estate investments	15 %
Foreign currencies	20 %

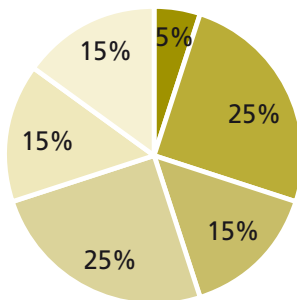
Key data

Required investment horizon	5 to 7 years
Year-to-date yield	0.7 %
Yield 1 year	6.3 %
Yield last 3 years	11.3 %
Volatility (3 years)	3.2 %
Value at risk 98%	
TER	1.1 %

Investment description

The Shares 25 strategy invests 25 % in shares. 10 % is allotted to domestic shares and 15 % to global equities. 40 % is invested in fixed-interest bonds from the investment-grade universe (AAA to BBB). 15 % each is invested in alternative investments and real estate investments. The strategy is suitable for investors seeking a positive yield over the medium term with a high level of risk diversification.

Shares 40 (23 to 27 points)



Asset allocation

Money market	5 %
Bonds	25 %
Swiss equities	15 %
Global equities	25 %
Alternative investments	15 %
Real estate investments	15 %
Foreign currencies	30 %

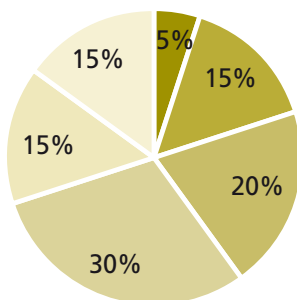
Key data

Required investment horizon	7 to 10 years
Year-to-date yield	1.1 %
Yield 1 year	9.3 %
Yield last 3 years	15.1 %
Volatility (3 years)	4.9 %
Value at risk 98%	
TER	1.15 %

Investment description

The Shares 40 strategy invests 40 % in shares. 15 % is allotted to domestic shares and 25 % to global equities. 25 % is invested in fixed-interest bonds from the investment-grade universe (AAA to BBB) and 15 % each in alternative investments and real estate investments. The strategy is suitable for risk-aware investors seeking an above-average yield over the long term, yet with a good level of risk diversification.

Shares 50 (28 to 33 points)



Asset allocation

Money market	5 %
Bonds	15 %
Swiss equities	20 %
Global equities	30 %
Alternative investments	15 %
Real estate investments	15 %
Foreign currencies	30 %

Key data

Required investment horizon	> 10 years
Year-to-date yield	1.4 %
Yield 1 year	10.9 %
Yield last 3 years	17.6 %
Volatility (3 years)	5.8 %
Value at risk 98%	
TER	1.16 %

Investment description

The Shares 50 strategy invests 50 % in shares. 20 % is allotted to domestic and 30 % to global equities. 15 % each is invested in fixed-interest bonds from the investment-grade universe (AAA to BBB), alternative investments and real estate investments. The Shares 50 strategy is dynamic and subject to the price fluctuations of the stock markets, yet with a solid risk diversification. The strategy is suitable for risk-aware investors who would like to achieve an above-average yield in the long term.



Strategy selection

Strategy	Ideal point score	Possible point scores	Investment horizon
<input type="checkbox"/> Low risk	5 to 11 points	5 to 33 points	0 to 3 years
<input type="checkbox"/> Fixed income	12 to 16 points	12 to 33 points	3 to 5 years
<input type="checkbox"/> Shares 25	17 to 22 points	17 to 33 points	5 to 7 years
<input type="checkbox"/> Shares 40	23 to 27 points	23 to 33 points	7 to 10 years
<input type="checkbox"/> Shares 50	28 to 30 points	28 to 33 points	> 10 years

By signing this document you confirm your answers to our questions are correct and confirm your choice of investment strategy. You also acknowledge that investments in securities and currencies can also incur losses. For this reason, investment in strategies involving shares and alternative investments in particular is only possible with a medium to long-term investment horizon. You alone bear the investment risk. You do not have any claims to a minimum rate of interest or the preservation of the value of the invested capital.

This strategy sheet is checked by the foundation. The foundation will inform you in a timely manner if your strategy selection cannot be achieved to the full desired extent.

Should the strategy sheet not be returned, your deposit will be invested in the low-risk strategy.

The investment strategy may only ever be changed at the start of the next quarter.

Place, Date

Signature of the insured