

# Flexible private pensions



Build up your individual pension capital with Tellco Pension solutions 3a. Benefit from extra attractive terms with the straightforward online sign-up. What's more: regardless of what type of investor you are, with the Tellco Pension solutions 3a you can choose from a range of investment strategy options, from low-risk to yield-oriented. And because we offer you tried-and-tested Tellco packages, you get our funds for up to 50 % cheaper than elsewhere.

## Are Tellco Pension solutions 3a worth it for you?

People live in a variety of different environments and have their own specific requirements. As such,

the same product will not work for everyone. But we're convinced you'll be impressed by Tellco Pension solutions 3a.

## Interesting advantages of Tellco Pension solutions 3a

### **Straightforward online sign-up**

You can take out a Tellco Pension solutions 3a policy within a few minutes online. What's more, it's easy to transfer your current 3a account.

### **A high level of financial security**

Tellco Ltd manages over CHF 9 billion in pension assets on behalf of its clients. The private pension assets held in securities are regarded as special assets and are fully protected in the event of insolvency on the part of the Tellco Vested Benefits Foundation.

### **Choice of investment strategy**

Choose between four Tellco investment strategies with supplementary funds that invest in current trends and topics.

### **Schwyz: the low-tax canton**

Something of particular interest to expats or emigrants: anyone who moves his or her place of residence abroad pays the tax when the sum is paid out in Schwyz, the canton with the lowest withholding tax rate.

# Do you want a classic account, or do you want to invest in securities?

Regardless of what type of saver you are, with Tellco Pension solutions 3a you can choose between a classic account without any risk of loss, or investment in securities with return prospects. In both cases, you can save your pension capital and benefit from lower tax bills every year thanks to tax deductions. You can also use your balance – or part of it – to finance owner-occupied residential property in Switzerland or abroad.

## Account solution or custody account?

With the account solution you can invest your restricted pension assets securely and profitably on a long-term basis. You won't bear any investment risk and benefit from preferential interest rates. With investment in securities, you benefit from return opportunities. You can choose between investment strategies (core strategies) with equity components of 10 % to 100 %. You can add to core strategies with promising thematic funds (satellites).

### Interest rate as of 1 February 2024

Account	1.60 % p. a.
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## Charges and fees

Our charges and fees are transparent and simple. With us, you will pay up to 50 per cent less than for a comparable offer\* – meaning you will have more capital available in old age.

### Account solution

Account management	no charge
Account closing	no charge

### Tellco Classic securities solutions (core)

Custody account and administration fee	0.00 % p. a.
Issues and redemptions	no charge

### Supplementary funds securities solutions (satellite)

Tellco Classic funds (core): custody account and administration fee	0.00 % p. a.
Supplementary funds (satellite): custody account and administration fee	0.20 % p. a.
Acquisitions, sales, issues and redemptions	effective external costs

### Other services

Early withdrawal (promotion of home ownership) within Switzerland	CHF 400.00
Early withdrawal (promotion of home ownership) outside Switzerland	CHF 600.00
Withholding tax certification (following moving away from Switzerland)	CHF 600.00

\* Compared to average costs (1.24 per cent) of securities solutions from major Swiss banks as of January 2019.

# What investment opportunities does the securities solution offer me?

If you opt for a securities solution, then you will first of all choose from four different core strategies. This will see you presented with a choice of four Tellco investment strategies with an equity component of 10 % to 100 % to the selection. You invest

solely in collectively managed capital investments that are admitted for distribution in Switzerland by the Swiss Financial Market Supervisory Authority FINMA.

## The four core strategies



## Tellco Pension solutions 3a supplementary funds

If you have selected a core strategy, you can combine this with supplementary funds (satellites). This also offers an interesting selection. Six different satellites are available, featuring funds invested in a range of different thematic areas. These funds all

have a very efficient risk / return profile. They are up to 50 % cheaper than comparable investment solutions from other occupational pension foundations.

## Our supplementary funds (satellite)

	ISIN	Risk profil	Theme
Satellite 1	IE00BYZK4669	Capital gains	Ageing Population
Satellite 2	IE00BYZK4552	Capital gains	Automation & Robotics
Satellite 3	IE00BYZK4776	Capital gains	Healthcare Innovation
Satellite 4	IE00BYZK4883	Capital gains	Digitalisation
Satellite 5	IE00B1XNHC34	Capital gains	Global Clean Energy
Satellite 6	IE00BGBN6P67	Capital gains	Blockchain

## How can I find the best core strategy and the right satellites?

Choosing an investment strategy is really quite easy at Tellco: you choose your core strategy based on your risk profile. If you are willing to undergo a big fluctuation risk with the prospect of high returns, then you should opt for a large equity component. If you want less risk and more certainty, then opt for

a low equity component. In addition, you can – but are not obliged to – combine this with a satellite. Here you can decide which thematic area you would like to invest in. Satellites are all funds aimed at capital gains.

## Can I cancel my Tellco Pension solutions 3a policy or switch providers?

As with any other 3a solution, you can cancel your Tellco Pension solutions 3a policy in accordance with statutory requirements governing restricted pension provisions. And, of course, you can switch providers: if you have a custody account, then it is quite straight

forward after your fund units have been sold. If you have an account solution, then you can switch from or to Tellco Pension solutions 3a at any time.

## Tellco Pension solutions 3a: added value for your future

– High security for your 3a pension beneficiaries' retirement funds

– Low charges and fees

– Attractive return opportunities with custom-selectable Tellco investment strategie

– Major withholding tax benefits thanks to the foundation's domicile in the canton of Schwyz

– Personalised advice on questions regarding pensions and securities savings

### With deep roots in the heart of Switzerland since 2002 – Switzerland is our home

Should you have any questions, please do not hesitate to contact us. Send an e-mail or give us a call. We look forward to hearing from you.

### Tellco Pension solutions 3a

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