



# An attractive securities solution

Life changes – and so do people’s individual professional and financial situations. The Tellico 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 Tellico Vested Benefits Foundation specialises in individual retirement saving. Its products are aimed at private individuals whose personal or professional situation is changing. In addition to an account solution, the Tellico Vested Benefits Foundation also provides an option of managing assets via securities.

The Tellico 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.

## The advantages at a glance

### **Our investment strategies (Core satellite strategy)**

Our supplementary funds allow you to choose from four differently weighted Tellico investment strategies, each with a different tactical emphasis based on your investor profile.

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

Tellico 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 Tellico Vested Benefits Foundation.

### **Flexible and simple**

Open an account in just a few minutes. Thanks to our straightforward application process, you can also easily transfer existing vested benefits to us – we are happy to help.

### **Withholding tax benefits**

The insured who move away from Switzerland on a permanent basis benefit from the fact that the Tellico Vested Benefits Foundation has its registered office in the canton of Schwyz. The withholding tax that becomes due upon payment of the pension capital is payable in the pension fund’s canton of domicile. Here, a key consideration is that the canton of Schwyz has by far the lowest tax rate.

# The securities solution

In addition to the account solution, the Tellco Vested Benefits Foundation also offers you the option of investing your vested benefits in securities. The investment options consist exclusively of collectively managed capital investments that are admitted for distribution in Switzerland by the Swiss Financial

Market Supervisory Authority FINMA and are either subject to the supervision of FINMA itself or were set up by Swiss investment foundations. Whether you opt for a predefined Tellco investment strategy or you invest according to your own ideas and objectives is up to you.

## Risk/return potential of the investment strategies



## Our Tellco Classic securities solutions (core)

### Tellco 10

Risk profile:  
Interest income  
ISIN: CH0450199770

### Tellco 25

Risk profile: Income  
ISIN: CH0450201261

### Tellco 45

Risk profile: Balanced  
ISIN: CH0450201329

### Tellco 100

Risk profile:  
Capital gains  
ISIN: CH0450382632

## Our supplementary funds (satellite)

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

# The account solution

The Tellco Vested Benefits Foundation offers you the option of securely and profitably investing vested benefits that you wish to invest for the long term or park temporarily. You benefit from preferential interest rates without bearing an investment risk. Of course, you can use your balance – or part of it –

to finance owner-occupied residential property. What is more, you also benefit from attractive tax conditions. In the event of insolvency, vested benefits of up to CHF 100,000 receive privileged treatment. They count as second-class assets in the schedule of claims.

## Interest rate as of 1 August 2023

|         |              |
|---------|--------------|
| Account | 0.85 % p. a. |
|---------|--------------|

# Charges and fees

Our charges and fees are transparent and simple.

## 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 |

# Added value for your future

– High security for your pension beneficiaries' retirement funds

– Significant withholding tax benefits due to the Tellco Vested Benefits Foundation being domiciled in the canton of Schwyz

– Low charges and fees

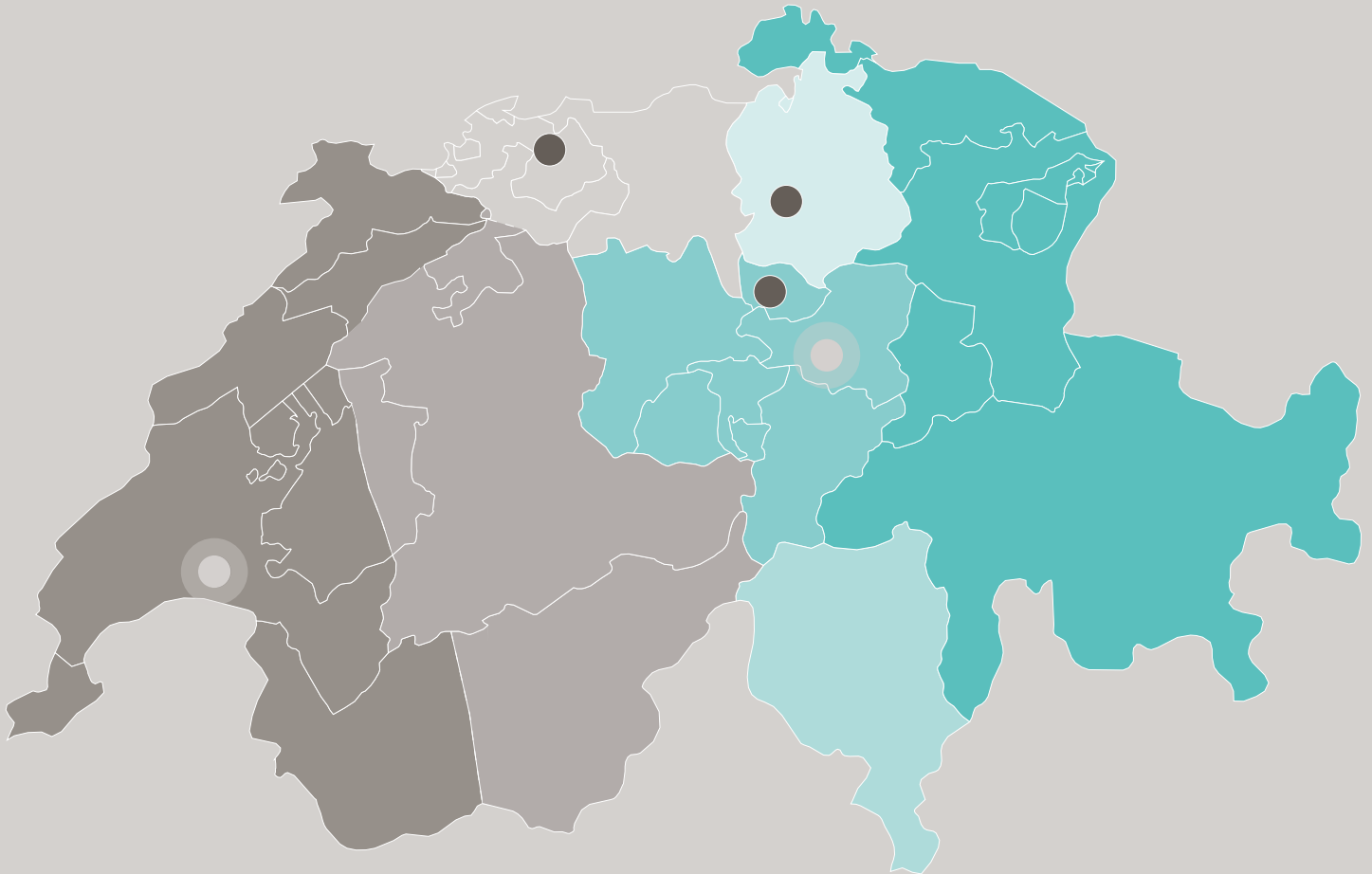
– Attractive return opportunities with the Tellco investment strategies

– Expert advice on questions regarding vested benefits and securities savings



# Schwyz is our Homeland – Switzerland is our home

Our proven pension and financial specialists will be happy to answer any questions regarding vested benefits capital and securities savings you may have.



**Headquarter (Schwyz)  
and regional adminis-  
tration (Lausanne)**

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**Anchored regionally**

**Anchored regionally**

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