

# Customised management pension plans



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

Every company is different, and so are the needs of each employee. This is why flexible, customised solutions are crucial. With Tellco pension solutions 1e, you will benefit from attractive 1e solutions for salaries from CHF 129'060.– and above. The pension

fund committee, which is 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.

## Your advantages with Tellco pension solutions 1e

### For employers

#### No accounting under IAS 19

Your balance sheet will not contain any 1e liabilities and risks.

#### No risks

Employers are exempted from joint and several liability and remediation requirement.

#### Greater attractiveness

Attractive and flexible pension solutions are an important criterion on the labour market.

#### Recruitment of employees

This option of autonomy attracts good employees who want to have control over their pension arrangements.

### For policyholders

#### A worthwhile pension scheme

By choosing a customised investment strategy, policyholders benefit from attractive opportunities for returns.

#### Needs-oriented

An increased freedom is provided, permitting each policy holder to choose their own personal investment strategy, focusing more on either investment security or profits.

#### Tax benefits

As the Foundation is exempted from tax, you can benefit directly from the income earned on the assets.

#### Legal security

Upon exiting, the policyholder is guaranteed to receive the effective value of their assets: they will bear their own losses, or they will benefit fully from any profits.

# What can you expect from us?



We see a pension partnership as a long-term commitment.

This is why we tell you right from the beginning what you can expect from us:

## Unerring

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

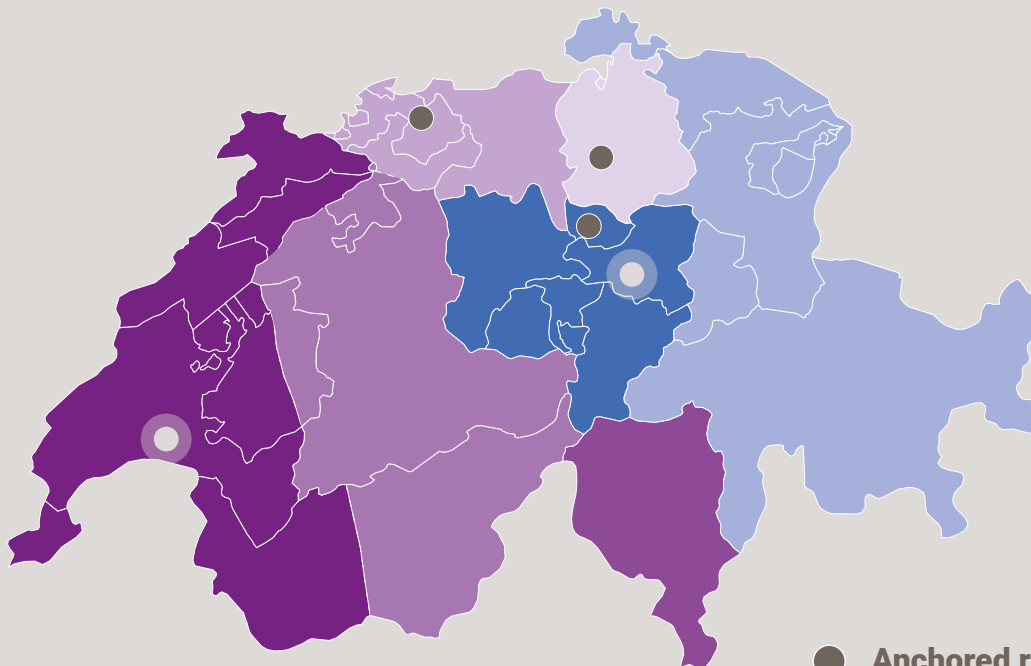
## Proactive

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

## Down to earth

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

## Schwyz is our homeland – Switzerland is our home



**Headquarter (Schwyz) and regional administration (Lausanne)**

### Tellco AG

Bahnhofstrasse 4      t +41 58 442 12 91  
Postfach 713          info@tellco.ch  
6431 Schwyz          tellco.ch  
Switzerland

**● Anchored regionally**

**Anchored regionally**

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