



Helvetia Investment saving.

Securely parked pension assets with yield expectations.

When you leave the company of your current employer, all or possibly part of your termination benefit cannot always be transferred to a new employee benefit institution. This would be the case, for example, if you temporarily stop working or take up self-employment.

The law provides two options for employees to maintain their Pillar 2 benefit coverage, one of which is an investment saving plan with the Helvetia Investment Foundation in collaboration with the Swisscanto Vested Benefits Foundation.

Investment saving in brief

In contrast to a conventional vested benefits account with a fixed interest rate, with an investment saving plan you invest in an investment group consisting of national and international bonds and equities. In this way you benefit from investments that are otherwise only open to institutional employee benefit institutions. You participate in the performance of the economy and the stock market, which improves your potential for return but also harbours a bigger risk.

Investment saving conditions

You can opt for an investment saving solution if you can invest at least CHF 20,000 of your pension assets in such a plan. The investment term is irrelevant, but as the fluctuation risk is greater for short-term investments, an investment horizon of at least three to five years is recommended. Investment saving is suitable for investors who are interested in achieving higher returns over the long term and are willing to take on more market and currency risks.

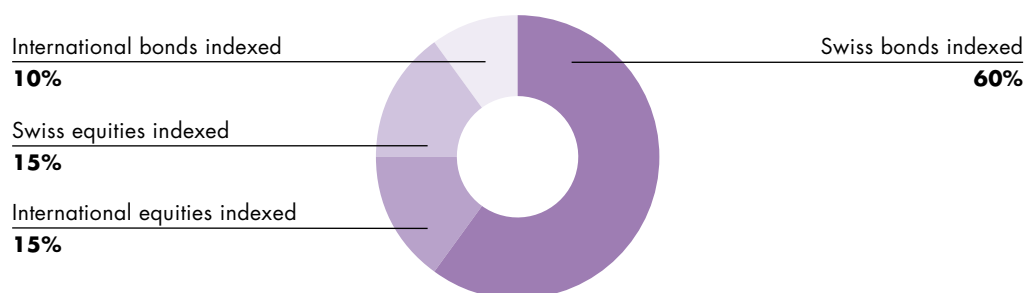
Investment saving is a viable alternative to a traditional vested benefits account, offering your retirement savings real potential for growth. In this way you can customise your occupational benefit scheme and make it work for you.

Legally supported investment process

With an investment saving plan, you invest in the Helvetia Investment Foundation's investment group LOB-Mix. This investment complies with all legal investment regulations (OOB2).

Attractive investment mix – yield-oriented investment.

Asset allocation of Helvetia Investment Foundation's LOB-Mix



Our asset classes are managed on an indexed basis, and the underlying benchmark index is mapped as cost-efficiently as possible.

Security thanks to investment regulations

The investment saving plan must at all times comply with the investment regulations set out in the OOB2 (Ordinance on the Occupational Old-Age, Survivors' and Disability Benefit Plans). The Helvetia Investment Foundation manages assets for employee benefits institutions throughout Switzerland. This is proof of the enormous amount of trust placed in the Helvetia Investment Foundation by the Swiss pension market. As the assets can be diversified more broadly, the risks can be managed better.

A further advantage for you: Information on the performance of the investment group is released regularly, so that you always know what is happening with your personal funds. The Helvetia Investment Foundation also reports to the Federal Social Insurance Office.

Your advantages

- You can expect higher returns
- You choose the type of investment (securities or account)
- The investments are managed by renowned asset managers
- The relative security is good due to indexed investments
- Broad diversification is possible within the LOB-Mix investment group

Investment saving with Helvetia and the Helvetia Investment Foundation is another attractive option that gives you the chance to make more out of your retirement savings. Your Helvetia advisor will be pleased to answer any questions you may have.

So simple. Just ask us.

Helvetia Insurance

St. Alban-Anlage 26, 4002 Basel
T 058 280 1000 (24 h), F 058 280 1001
www.helvetia.ch

