

Tellico pk

# Individually tailored occupational pension



# Our solutions at a glance

## PRO

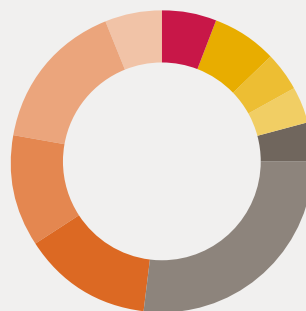
### Security as a priority

The PRO compartment is the occupational pension that rigorously prioritises security. Policyholders benefit from a broad distribution of risks and thus a security-centric investment strategy. PRO is suitable for all SMEs from all sectors, including those with only one employee.

## Codetermination opportunities

|  |                                |
|--|--------------------------------|
| <b>Investment strategy</b>                   | Yes<br>(choice of compartment) |
| <b>Implementation of investment strategy</b> | No                             |
| <b>Choice of asset management</b>            | No                             |
| <b>Choice of custodian</b>                   | No                             |
| <b>Co-determination of interest rate</b>     | No                             |
| <b>Codetermination of conversion rate</b>    | No                             |

## Investment opportunities



- Money market and time deposits (6 %)
- Domestic and foreign bonds in CHF (7 %)
- Global bonds in FC (4 %)
- Global bonds in FC, hedged (4 %)
- Loans and mortgages (4 %)
- Real estate (27 %)
- Alternative investments (14 %)
- Swiss equities (12 %)
- Global equities (16 %)
- Infrastructure investments (unleveraged) (6 %)

## PULSE

### Attractive return opportunities

Are you looking for an occupational pension scheme that can help you to earn attractive returns over the long term? If so, then PULSE is the right choice for you. PULSE is suitable for companies with a longer investment horizon wishing to operate an occupational pension scheme for their employees that prioritises returns – including those with only one employee. Policyholders benefit from a more progressive investment strategy.

## INDIVIDUA

### Individual pension plans

The INDIVIDUA compartment offers you individually tailored occupational pension benefits. INDIVIDUA is suitable for SMEs seeking to invest at least CHF 20 million. You have your own pension pot with individual investments and an individual cover ratio. You also set the conversion rate and interest rate. Design your investment strategy freely in line with the risk tolerance of your pension scheme. We can also arrange external asset management. The custodian bank can also be freely chosen. An optimal solution for larger companies.\*

Yes  
(choice of compartment)

No

No

No

No

No

Yes

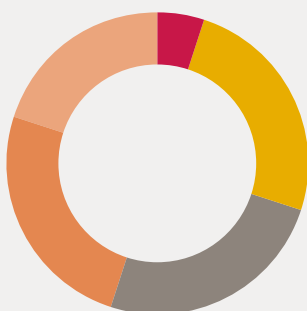
Yes

Yes

Yes

Yes

Yes



■ Money market and time deposits (5%)

■ Domestic and foreign bonds in CHF (25%)

■ Swiss Real estate (25%)

■ Swiss equities (25%)

■ Global equities (20%)

\* **Special feature:** we offer professional associations and organisations with the same interests customised pension solutions with an independent image.

# Telco pk – the right choice

## For companies

### Efficient administration

Our simple accounting model reduces the administrative work required to a minimum. We also insure companies that employ temporary staff. The actual number of hours worked is invoiced conveniently on a monthly basis.

### Security and continuity

Our investment strategies range from conservative through to dynamic. It is entirely up to each individual company whether it is more important to minimise price fluctuations or to maximise return opportunities.

### Attractive terms

The savings premium is only due at the end of the year. Payments before the due date accrue interest thanks to a current account.

### Personalised, understandable and professional

Our experts provide advice by telephone as well as in person at your location. Our clear and informative documents are available in German, French, Italian and English.

### Special extra feature

Administrative costs of up to CHF 50,000.00 can be paid with WIR structuring options.



## For employees

### Reliable pension scheme

Unnecessary risks are avoided thanks to an investment strategy that is based on security and continuity. Policyholders can rely on the fact that their pension capital is in the best of hands with us.

### Flexible pensions

Retirement and partial retirement is possible between the ages of 58 and 70, as are additional buy-ins for early retirement.

### Refund of buy-ins in the event of death

Depending on the pension plan, any buy-in amounts will be refunded in full to the policyholder's surviving dependants in the event of his or her death.

### Tax advantages on leaving Switzerland

Anyone who leaves Switzerland will benefit from the lowest withholding tax rate in the country because Telco pk has its registered office in the canton of Schwyz.

### Sustainable investments

The primary objective of Telco pk is to ensure that it meets its pension promise to all of its policyholders over the long term. We are mindful of our responsibility towards fellow humans and the environment, and abide by clear guidelines in relation to our investments. ESG criteria are systematically incorporated into our investment strategy.

Find out more about investment sustainability here



Responsible companies care greatly about the future of their employees. The structure of the occupational pension scheme is key in this respect – as is the decision on the right pension fund. Tellco pk is perfect for anyone who values security, customised pension plans and efficient administration.

Tellco pk is one of Switzerland's leading independent occupational pension foundations. We do everything we can for the future of our affiliated companies and their employees, so that they can continue to enjoy financially independent lives after retirement. Client proximity is a central concern for us – we know the challenges faced by the various sectors. We accom-

modate each company's specific needs and develop completely customised plans for them. As a result, we also offer small companies pension solutions that would normally be the preserve of large corporations. Thanks to our compartments, each individual can determine his or her own suitable pension solution individually.

## The benefits

### Growing

Tellco pk has grown continuously since its foundation in 2002. Our clients now include 10,000 companies with 88,000 policyholders. As a result, we are clearly one of the largest independent collective occupational pension foundations in Switzerland.

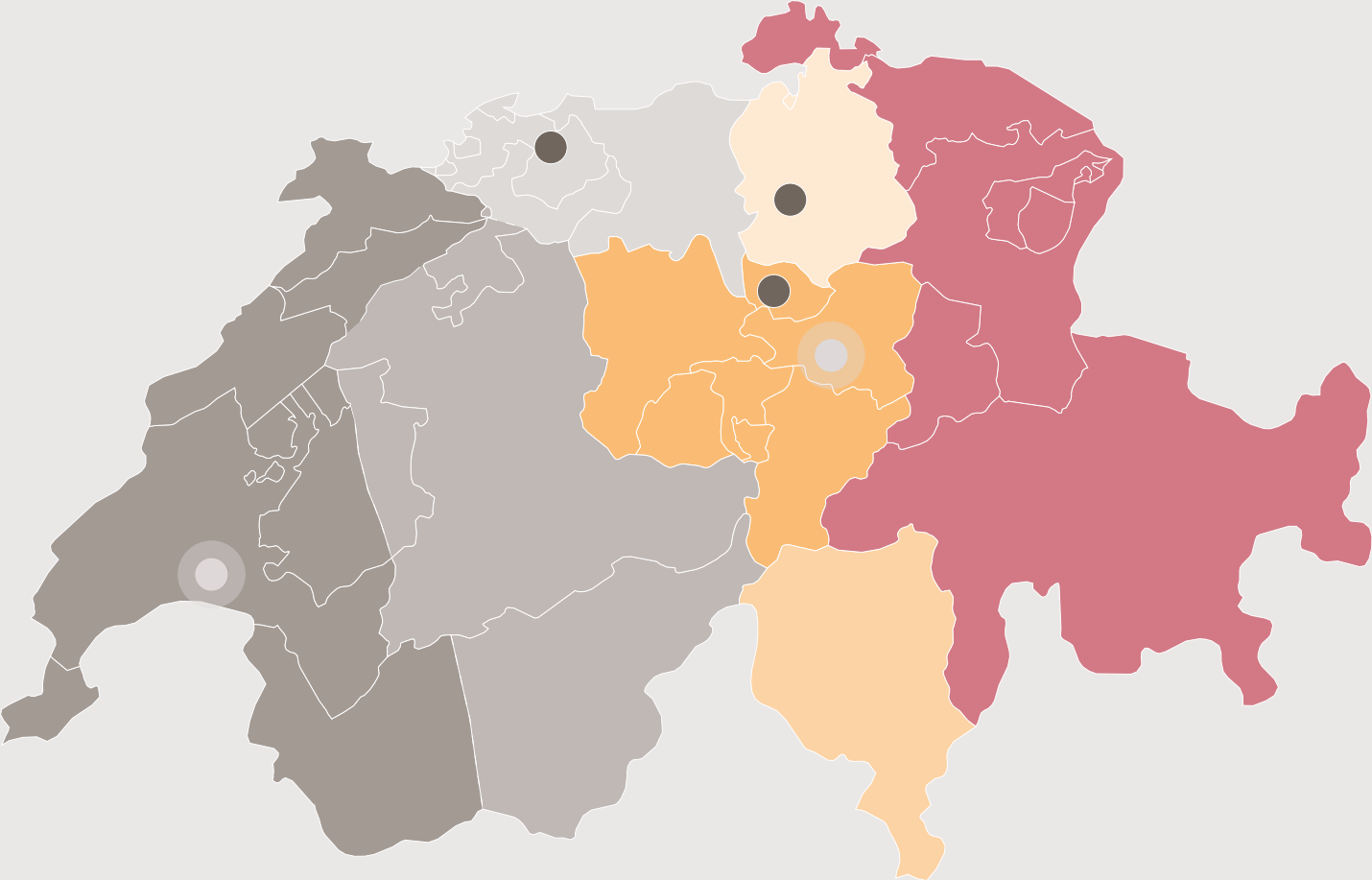
### Young

The pension capital of the active insured persons is growing. There are some 4,200 pension beneficiaries as against more than 88,000 active insured persons. As a result, the problem of an ageing population is not something that Tellco pk will have to face any time soon.

### Individual pension solutions for all company sizes and sectors

The pension plans are tailored to each company's specific requirements: there is no minimum number of policyholders and no minimum premium, meaning that recently founded and small companies also benefit from the full range of our solutions.

# Schwyz is our home – we are at home in Switzerland



**Head Office (Schwyz) and  
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**Regional locations**

**We have strong local ties**

- Romandie
- Central Plateau
- Central
- Ticino
- Northwestern Switzerland
- Eastern Switzerland
- Zurich