

**Tellco Vested Benefits Foundation**

# An attractive securities solution

Life changes – and so do people's individual professional and financial situations. The Tellco 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 Tellco 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 Tellco Vested Benefits Foundation also provides an option of managing assets via securities.

The Tellco 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 five differently weighted Tellco investment strategies, each with a different tactical emphasis based on your investor profile.

### 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.

### A high level of financial security

Tellco Ltd manages over CHF 7.9 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.

### Withholding tax benefits

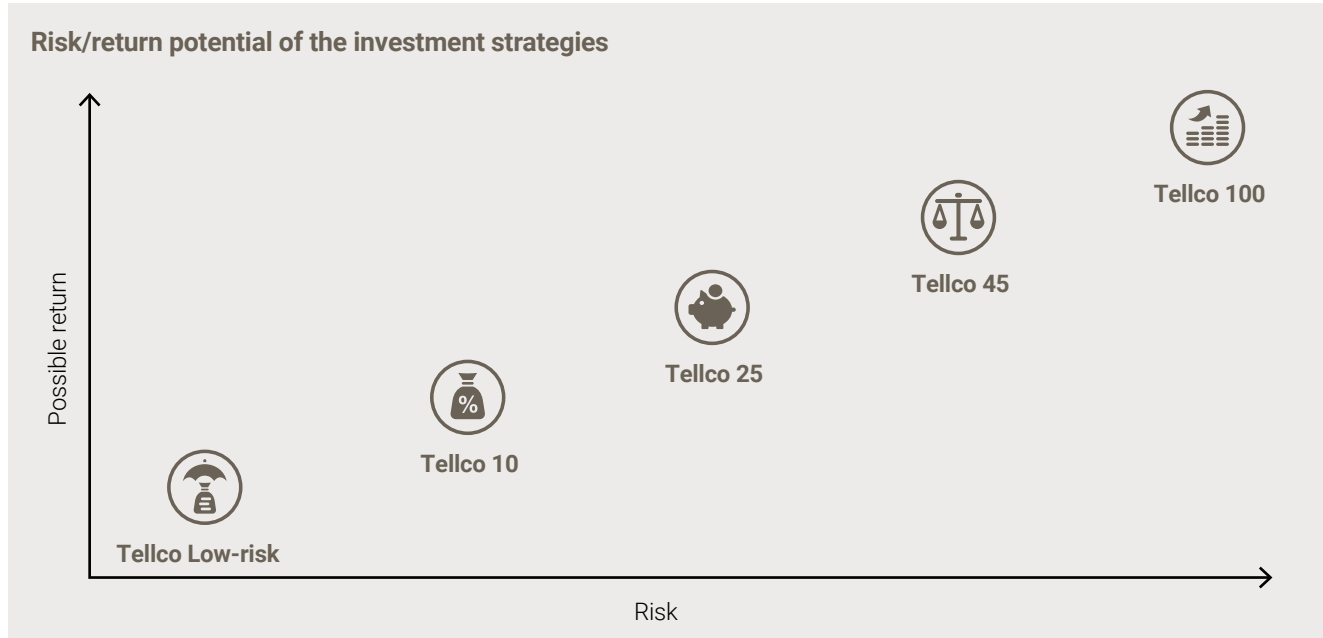
The insured who move away from Switzerland on a permanent basis benefit from the fact that the Tellco Vested Benefits Foundation has its registered office in the canton of Schwyz. The withholding tax that becomes due upon payment of the pension capital is payable in the pension fund's canton of domicile. 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 pre-defined Tellco investment strategy or you invest according to your own ideas and objectives is up to you.



### Our Tellco Classic securities solutions (core)

<b>Tellco Low-risk</b>  <b>Risk profile: Low-risk</b> ISIN: CH0450197527	<b>Tellco 10</b>  <b>Risk profile: Interest income</b> ISIN: CH0450199770	<b>Tellco 25</b>  <b>Risk profile: Income</b> ISIN: CH0450201261
<b>Tellco 45</b>  <b>Risk profile: Balanced</b> ISIN: CH0450201329	<b>Tellco 100</b>  <b>Risk profile: Capital gains</b> ISIN: CH0450382632	

### 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	IE00BDR5H412	Capital gains	UBS Global Gender
Satellite 6	LU0950674332	Capital gains	UBS Socially Responsible



## 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 January 2020

Account	0.10 % p. a.
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## 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



## Facts and figures

Last updated: 30 June 2020

Establishment  
**2003**

Number of clients  
**over 1,500**

Client assets  
**over CHF 160 million**

Supervisory authority  
**OPA and foundation supervisory authority  
for Central Switzerland (Zentralschweizer  
BVG- und Stiftungsaufsicht – ZBSA), Lucerne**

Registered office  
**Schwyz**

## 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.

Simply send an e-mail to [fzs@tellco.ch](mailto:fzs@tellco.ch) or give us a call on **+41 58 442 62 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