



tellico

Pension solutions. Banking. Real estate.



*At home and with
deep roots in the
heart of Switzerland
since 2002*

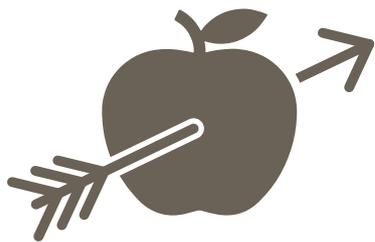
Tellico Ltd

**Holistic solutions
for your occupa-
tional pension
benefits**

Tradition meets innovation

As a provider of comprehensive solutions, we stand for traditional values.

We demonstrate a down-to-earth approach, vigour and foresight in performing our daily work for our clients. We stand out thanks to our simple structures, the high level of commitment demonstrated by our staff and the provision of quick and reliable service.

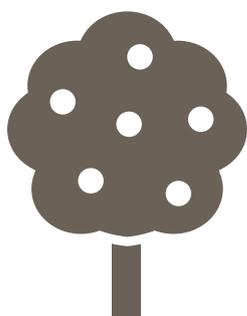
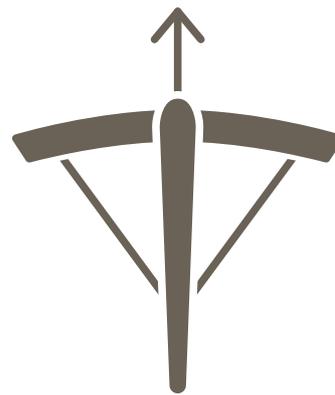


Unerring

We act with foresight and develop individual pension solutions that are tailored to our clients' needs.

Proactive

We act quickly and are on the move for our clients throughout Switzerland.



Down to earth

We act reliably and base our approach on sustainable and secure development so that our clients can benefit from this over the long term.

Integrated advice for tailored solutions

Pensions are one of the core areas at Tellco Ltd. Here, it offers its clients holistic advising as well as a broad range of services. The integrated business model also includes comprehensive asset and real estate services. These three areas work closely together to create valuable synergies. For our clients, this means a wide range of products tailored to their needs.



Pension solutions

Tellco Ltd is a proven pension expert with many years of experience, and it offers a broad range of services in the area of occupational and private pensions. Swiss SMEs and private individuals benefit from a needs analysis and comprehensive advising by Tellco pension experts, and they receive optimal solutions thanks to offerings from well-known independent foundations such as Tellco pkPRO and other pension institutions. Thanks to an integrated business model, we are able to utilise synergies and offer our clients a myriad of individual pensions solutions – also in cooperation with long-standing partner firms. For all pension-related questions, you can count on Tellco Ltd.



Bank

As a general provider of pension and investment solutions, Tellco Ltd has strong roots in the handling of assets and also offers institutional and private clients first-class asset management services. Our offer ranges from classic mandates, private banking and SME loans to investment opportunities in investment funds or the Tellco Investment Foundation. We specialise in asset management and investment advisory services, for example customised asset management mandates. We manage client assets totalling more than CHF 7 billion.



Real estate

As a portfolio manager and one-stop service provider for real estate, Tellco Ltd supports various foundations, private investors and investors. We create optimal conditions for the active shaping of our private and institutional clients' real estate assets – thanks to our large and ever-growing network of real estate investors and partners across Switzerland as well as synergies within Tellco Ltd. We assist our clients with the professional evaluation and handling of acquisitions, all development, planning and construction services, building owner representation, marketing activities and real estate management. This means we provide them with reliable support in all real estate matters.

Pensions are a matter of trust

Tellco Ltd offers suitable solutions for occupational and private pensions thanks to well-known foundations. We help our institutional clients choose the right pension fund solution, and advise private clients on how to handle their pension assets. With our comprehensive consultancy service and wide range of products, we always find the right solution.

Tellco pkPRO –

the secure occupational pension scheme

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 pkPRO is perfect for anyone who values security, customised pension plans and efficient administration.

Tellco pkPRO is one of Switzerland's leading independent occupational pension foundations. It does everything it can for the future of its affiliated companies and their employees, so that they can continue to enjoy financially independent lives after retirement. Client proximity is key in this respect – Tellco pkPRO knows the challenges faced by the various sectors. It accommodates each company's specific needs and develops completely customised plans for them. As a result, Tellco pkPRO also offers small companies pension solutions that would normally be the preserve of large corporations.

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.

In addition to an account model, 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.

Tellco pkFLEX –

preserving autonomy

As a semi-autonomous collective foundation, Tellco pkFLEX provides companies with the tools to manage their "own pension funds" under the umbrella of Tellco pkFLEX. A pension fund which is defined by the company and managed by an equal number of employer and employee representatives gives companies the freedom to make independent decisions – not only on benefits and contributions, but also on the investment strategy and its implementation and the technical parameters (interest rate and payment and conversion rate).

Tellco pkFLEX also offers customised pension solutions with flexible investment strategies for professional associations, cooperatives and other interest groups. This way, all the synergies of a collective occupational pension scheme can be utilised and therefore be of advantage for the policyholders.

Tellco Pension Solutions 1e –

customised management

pension plans

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

Every company is different, and so are the needs of each employee. This is why flexible, customised solutions are key. With Tellco Pension Solutions 1e, you will benefit from attractive 1e solutions for salaries from CHF 127,980 and above. The pension fund commission 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.

Tellco Investment Foundation –

broadly diversified

With fund assets of over CHF 911 million, the Tellco Investment Foundation is open to all Swiss staff pension funds and to beneficiaries of the Tellco Vested Benefits Foundation. The portfolio of Swiss residential and business properties is broadly diversified, which is reflected in its continuously stable returns since 2006.

The Tellco Investment Foundation was established in 2005 as a foundation pursuant to the Swiss Civil Code. It is subject to supervision by the Occupational Pension Supervisory Commission (Oberaufsichtskommission Berufliche Vorsorge – OPSC). Both Swiss staff pension funds and the beneficiaries of the Tellco Vested Benefits Foundation have the option of investing in the Foundation's investment groups. The Tellco Investment Foundation at present offers two investment groups: a Swiss residential and business property portfolio and a portfolio of private equity investments, which has been in existence since 2015. The latter primarily focuses on secondary investments, which are selectively complemented with primary and co-investments.

Tellco Ltd – key facts and figures

As of July 2020

Year of establishment
2002

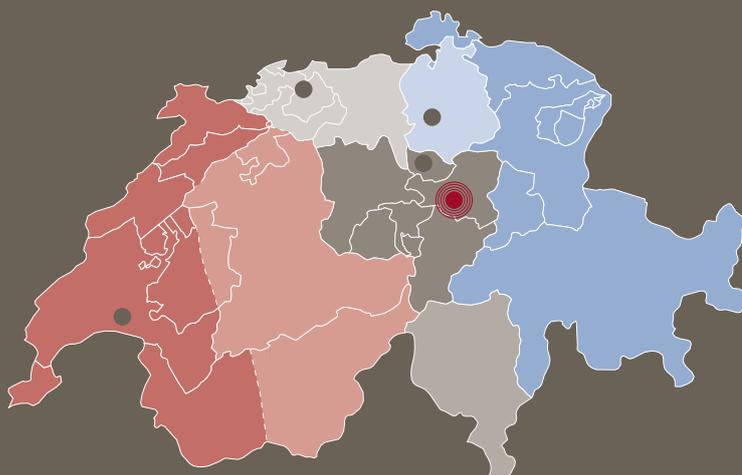
Assets under management
Approximately CHF 7.4 billion

Registered office
Schwyz

Status
Bank

Number of employees
95

Regulator
Swiss Financial Market Supervisory Authority FINMA



Head office in Schwyz



Regional locations

Tellco Ltd

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We have strong local ties

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