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 127'980 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 policyholder 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:

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

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

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

Facts and figures – tradition meets innovation

The requirements for occupational pension schemes have always been in a state of flux, and there is a demand for new solutions in management pensions. Thanks to new legislation, we are now in a position to offer exactly that. In early 2018, a semi-autonomous collective foundation for non-mandatory occupational pension schemes was created: Tellco pension solutions 1e.

<table>
<thead>
<tr>
<th>Establishment</th>
<th>January 2018</th>
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<tbody>
<tr>
<td>Number of investment plans</td>
<td>different plans, depending on the risk profile</td>
</tr>
<tr>
<td>Supervisory authority</td>
<td>OPA and foundation supervisory authority for Central Switzerland</td>
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</tbody>
</table>

Schwyz is our homeland – Switzerland is our home

Find out more about our solutions: We will be happy to advise you in person at your location

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