

# volt 3a (CHF)

## Product information

### Your objective

You want to invest your pension assets profitably and be able to trust in a reliable partner actively taking care of them. A partner that is familiar with the market and will find the best investment opportunities for you. With this in mind, you delegate the management of your pension assets to Bank Vontobel AG via the Vontobel 3a Pension Foundation. You are, however, able to view current performance at any time. Social and environmental responsibility in the investment process is important to you.

### Your solution: volt 3a

volt by Vontobel offers you a digital platform, which can help you realize various investment objectives. With the smartphone app, you have access to your portfolios at any time with all the information at your fingertips.

With volt 3a, you have an actively managed pension portfolio that invests in OPO 2<sup>1</sup>-compliant investment<sup>2</sup> instruments and whose composition is continuously reviewed. Your portfolio will be actively managed using a professional investment process and systematic risk monitoring.

- You benefit from our decades of experience in securities analyses and assessments.
- In a simple and understandable manner, we explain relevant events on the financial markets, their impact on your portfolio, as well as any adjustments to your portfolio.
- We quickly and competently implement any changes to legal provisions relating to occupational pension planning for you.
- Environmental and social sustainability criteria are taken into account in the investment process.

<sup>1</sup> OPO2 = Ordinance on Occupational Old Age, Survivors' and Invalidity Pension Provision

<sup>2</sup> The investment strategies Balanced, Growth, and Dynamic make use of the investment extensions in accordance with Art. 50, para. 4 OPO 2 (Ordinance on Occupational Old Age, Survivors' and Invalidity Pension Provision) and Art. 4.5 of the Foundation's Investment Regulations. The beneficiary takes note of that and explicitly confirms that they have the risk capacity and risk tolerance required for this.

### Our investment process

Our investment process actively considers environmental and social characteristics for sustainability risk into the selection process. For collective investments, specific ESG analyses are performed in addition to a financial analysis. Funds that take ESG factors into account, minimize sustainability risks, and comply with the ten UN Global Compact principles are considered.

The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

### Notes on sustainability risks

The mandate's investments may be subject to sustainability risks. The Portfolio Manager's integration of sustainability risks in the investment decision-making process is reflected in the investment policy. The mandate has recourse to both internal and external ESG research and integrates financially material sustainability risks into its investment decision-making processes. More information may be obtained from the [Sustainable Investing and Advisory policy](#) ([vontobel.com / About Vontobel / Principles and policies](#)).

The sustainability risks that the mandate may be subject to are likely to have a low impact on the value of the mandate's investments in the medium to long term due to the mitigating nature of the mandate's sustainability investment policy and ESG approach incorporating exclusions of sectors that harm environment and society, excluding companies, which fail to comply with the Ten UN Global Compact Principles, and excluding ESG laggards based on third party provider data.

**Product description**

Product	Discretionary pension solution with digital access
Investment strategies	Defensive, Conservative, Balanced, Growth, Dynamic
Investment currencies	CHF
Minimum investment	Recommended from CHF 5'000 p.a. Possible from CHF 500
Investment universe	Bonds, equities, and liquidity, globally diversified
Foreign currencies	In accordance with Art. 50 para. 4 OPO2 <sup>1</sup> and Art. 4.5 of the foundation's Investment Regulations, up to a maximum of 60% of the investment amount may be exposed to the development of foreign currencies (e.g., USD, EUR, GBP, JPY).
Fee model	Flat fee model (see fee schedule)

**Product specifications**

- Solid, broadly diversified investments in global bond and stock markets in line with your risk profile.
- Active selection of the investment instruments used by our experts
- Use of OPO2<sup>1</sup>-compliant investment products
- Consideration of social and environmental sustainability criteria in the investment process
- Ongoing portfolio monitoring to enable prompt rebalancing in the event of deviations from your investment strategy
- Access to your pension portfolio at any time via the smartphone app

<sup>1</sup> OPO2 = Ordinance on Occupational Old Age, Survivors' and Invalidity Pension Provision

**Opportunities**

- Broad diversification across a range of securities
- Possible additional returns through analysis of individual securities and active management
- Possible gains on invested capital
- Bond investments offer interest income and opportunities for capital gains when market returns decline.
- Potential gains on investments based on market, sector, and company developments.
- Investments in foreign currencies may result in currency gains

**Risks**

- Limited participation in the potential of individual securities.
- No guarantee of success with individual stock analyses and active management
- The share price may drop below the purchase price at which the investor purchased the share
- The interest rate level can fluctuate, and bonds experience price losses during interest rate increases
- Market, industry, and company price fluctuations are possible
- Investments in foreign currencies may involve an exchange rate risk

**Investment strategies**

**Defensive**

<b>Investment objectives</b>				
The aim is to preserve assets. You wish to achieve a certain yield, but it is more important to you to allow minor asset fluctuations.				
<b>Risk profile</b>				
<b>Low risk</b>		<b>Higher risk</b>		
low	moderate	medium	increased	high

<b>Strategic portfolio structure<sup>1</sup></b>		<b>%</b>
█ Equities		10
█ Bonds		88
█ Liquidity		2



**Conservative**

<b>Investment objectives</b>				
The aim is to achieve a steady development of the assets with a moderate growth rate by taking only minor risks with small fluctuations of the assets.				
<b>Risk profile</b>				
<b>Low risk</b>		<b>Higher risk</b>		
low	moderate	medium	increased	high

<b>Strategic portfolio structure<sup>1</sup></b>		<b>%</b>
█ Equities		30
█ Bonds		68
█ Liquidity		2



**Balanced**

<b>Investment objectives</b>				
The aim is to achieve a long-term asset growth by taking moderate risks that are accompanied with medium asset fluctuations.				
<b>Risk profile</b>				
<b>Low risk</b>		<b>Higher risk</b>		
low	moderate	medium	increased	high

<b>Strategic portfolio structure<sup>1</sup></b>		<b>%</b>
█ Equities		50
█ Bonds		48
█ Liquidity		2



**Growth**

<b>Investment objectives</b>				
The aim is to achieve a long-term asset growth by taking portfolio risks that are accompanied with high fluctuations of the assets.				
<b>Risk profile</b>				
<b>Low risk</b>		<b>Higher risk</b>		
low	moderate	medium	increased	high

<b>Strategic portfolio structure<sup>1</sup></b>		<b>%</b>
█ Equities		70
█ Bonds		28
█ Liquidity		2



**Dynamic**

<b>Investment objectives</b>				
The aim is to achieve a high growth in value in the long-term, accepting high fluctuations in assets.				
<b>Risk profile</b>				
<b>Low risk</b>		<b>Higher risk</b>		
low	moderate	medium	increased	high

<b>Strategic portfolio structure<sup>1</sup></b>		<b>%</b>
█ Equities		90
█ Bonds		8
█ Liquidity		2



<sup>1</sup> The strategic portfolio structure and bandwidths per asset class determine the maximum risk level for the respective investment strategy: Liquidity, bonds: +/- 20%; equities +/- 10%

**Benchmark indices (in %) – volt 3a (CHF)**

	<b>Defensive</b>	<b>Conservative</b>	<b>Balanced</b>	<b>Growth</b>	<b>Dynamic</b>
<b>Liquidity</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>
JPM Cash Index CHF 1 Month	2	2	2	2	2
<b>Bonds</b>	<b>88</b>	<b>68</b>	<b>48</b>	<b>28</b>	<b>8</b>
Bloomberg Barclays Switzerland Government All > 1 Year Bond Index	35	27	19	11	3
Bloomberg Barclays Global Aggregate Corporate Total Return Index (hedged CHF)	53	41	29	17	5
<b>Equities</b>	<b>10</b>	<b>30</b>	<b>50</b>	<b>70</b>	<b>90</b>
Swiss Performance Index	4	13	21	29	38
MSCI EMU Net Return		3	5	8	10
MSCI USA Net Return	6	14	24	33	42

**Investment Suitability**

This publication is intended for general distribution. It is not part of any offer or recommendation and does not take into account your knowledge, experience and personal situation which is required for personal investment advice.

**Legal information**

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