Change in Investment strategy

Client

Client/Portfolionumber

Name | First name

Change in Investment Strategy

I hereby instruct Liberty Foundation for 3a Retirement Savings (Foundation) to implement a change in strategy and apply the following new strategy:

Investment decision

Investment strategy/Product selection			Risk Level	Lump-sum fees (p.a.)
				Foundation
Account solution				
❑ Retirement savings account			Risk Level 1	0.00%
BVG Fund Invest Champs				
The standard “Champs” strategies invest in the three best BVG strategy funds in their respective comparison group.				
❑ Champ Max25			Risk Level 2	0.40%
❑ Champ Max40			Risk Level 3	0.40%
❑ Champ Max60			Risk Level 4	0.40%
❑ Champ Max80			Risk Level 5	0.40%
❑ Champ Max100			Risk Level 6	0.40%
Frequency: Investments and disinvestments are at least executed once a month.				
Index Fund Invest				
The standard “Selection Index Classic” and “Selection Index ESG” strategies invest in broadly diversified index funds.				
Selection Index 20	❑ Classic	❑ ESG	Risk Level 2	0.45%
Selection Index 35	❑ Classic	❑ ESG	Risk Level 3	0.45%
Selection Index 55	❑ Classic	❑ ESG	Risk Level 4	0.45%
Selection Index 75	❑ Classic	❑ ESG	Risk Level 5	0.45%
Selection Index 95	❑ Classic	❑ ESG	Risk Level 6	0.45%
Frequency: Investments and disinvestments are at least executed once a month.				
BVG Fund Invest – One				
❑ **BVG-compliant funds, from CHF 1. One fund per deposit with a weighting of 95% (5% cash).**				
Additional transaction fees, if applicable. A list of BVG-compliant funds is attached.				0.40%
Frequency: Investments and disinvestments are at least executed once a month.				
BVG Fund Invest – Mix				
❑ **BVG-compliant funds, from CHF 1. Max. 5 funds per deposit with min. 5% cash.**				
Additional transaction fees, if applicable. A list of BVG-compliant funds is attached.				0.50%
Frequency: Investments and disinvestments are at least executed once a month.				

Client visa

Investment decision

Investment strategy/Product selection	Lump-sum fees (p.a.)
	Foundation

Multi Fund Invest

❑ **Fund solutions as of CHF 250 000 per securities deposit.**	
Compare Invest Universe CHF 45 ticket fee, plus transaction fees, if any.	0.45%
Open Universe CHF 60 ticket fee, plus transaction fees, if any.	0.60%

The Foundation's flat fee and the ticket fees are debited depending on the investment universe selected:

Choice of custodian bank: ❑ Graubündner Kantonalbank

Additional currency accounts: ❑ EUR ❑ USD ❑ GBP

Frequency: Investments and disinvestments are executed according to the order of the client (after review).

The above annual lump-sum fees cover all costs, fees, expenses and outlays incurred in the exercise of all functions and duties by the parties concerned with regard to the member's account or securities deposit. This does not apply to any expenses, currency spreads and third-party duties (e.g. VAT, stamp duties, etc.).

Fees

The Foundation debits fees to the Client's account in accordance with the Fee Schedule.

Information

It the existing risk profile has been exceeded (e.g. due to an increase in the share of equities or in foreign currencies exposure), a new risk profile must be filled in and submitted. Otherwise, it will not be possible to implement the desired change of strategy.

Client visa

Affiliation sheet

Client	Client/Portfolionumber	
	Name	First name
Confirmation	I hereby declare that the indications provided herein are true and accurate and I instruct to execute the following change in strategy. I further confirm that I have read and understood the Regulations and General Terms and Conditions of the Foundation and that I accept their contents. **The currently valid Foundation Regulations and General Terms and Conditions are published on the liberty.ch homepage under the heading "Foundation Regulations/General Terms and Conditions".**	
Data exchange/ Authority to provide information	I hereby release the Foundation and its representatives from all confidentiality obligations under Swiss law or any other applicable law which may prohibit the disclosure of such information (e.g. Article 62 FADP) and agree that the Foundation may share certain personal data of mine in accordance with the Privacy Policy. In particular, the data will be disclosed to provide the Foundation's products and services requested by me, but also for marketing purposes. I hereby authorise the Foundation and agree that it may also disclose my personal data to foreign recipients (e-mail communication, data centers) as part of the above-mentioned data disclosures. **The currently valid Privacy Policy is published on the liberty.ch homepage under the heading "Privacy Policy".**	
Confirmation concerning risk check/ investments	I confirm that I have answered all questions truthfully and that the risk profile I have selected corresponds to my capacity for risk. My investment decisions were taken relying on my investment knowledge, investment objectives and investment horizon. I was not promised any returns on investments. Moreover, I am aware that the chosen investment horizon may be affected by events outside my control (e.g. termination of employment, disability, death, return to Switzerland). I am further aware that investments in securities and other assets can produce losses (e.g. on prices, interest rates and currencies) and that I alone carry that risk.	
No advise	By signing, I confirm that no personal (legal, tax or other) advice has been provided to me. I am familiar with the functioning, customary practice, structures and risks of the investment business.	
Signature	Place, date	Client signature
Attachment	☐ Risk check (for first investment or if the risk profile on record is exceeded) ☐ BVG Fund Invest – Choice of strategy ☐ E-Mail Waiver (only for Multi Fund Invest)	

Your personal risk check of the Liberty Foundation 3a Retirement Savings

If you opt for a securities solution, we need to know more about your personal capacity for risk. Your personal data, risk tolerance, investment goals and time horizon are the basis for your personal investment strategy. Please take the necessary time to answer this questionnaire.

Client

Client/Portfolionumber

Name

First name

Please tick the statements that are true or correspond best.

Personal particulars

Questions 1 to 7 serve to identify the key aspects of your personal investment environment and planned investment horizon.

1. Please state your age

a) ❑ under 35	12
b) ❑ between 35 and 45	9
c) ❑ between 45 and 60	6
d) ❑ over 60	3

2. Which of the following statements best describes your present expenditures situation (rent, your children's education and training, mortgage, holiday plans, etc.)?

a) ❑ My recurrent liabilities absorb the greater part of my income.	2
b) ❑ My recurrent liabilities absorb less than half of my income.	4
c) ❑ My recurrent liabilities absorb an insignificant part of my income.	6

3. If you were to lose your regular income overnight, how long would you be able to finance your customary standard of living? In answering, assume that you do not want to sell any long-term assets (real estate, securities, etc.)

a) ❑ less than 3 months	2
b) ❑ between 3 and 6 months	4
c) ❑ between 6 and 12 months	6
d) ❑ between 12 and 18 months	12
e) ❑ longer than 24 months	18

4. In the next 5 years, do you expect your income to

a) ❑ … increase?	6
b) ❑ … remain more or less the same?	4
c) ❑ … decrease?	2

5. How much are your total assets currently worth (real estate excluded)?

a) ❑ less than 50 000	0
b) ❑ between CHF 50 000 and CHF 250 000	6
c) ❑ between CHF 250 000 and CHF 500 000	9
d) ❑ over CHF 500 000	15

6. How much experience do you have with securities?

a) ❑ little or no experience	2
b) ❑ adequate experience	4
c) ❑ extensive/professional experience	6

Client visa

7. How long is your investment horizon with regard to the planned strategy?

a) ❑ 0–3 years → **Your investment horizon generally corresponds to a low-risk investment strategy.**	0
b) ❑ 3–5 years	2
c) ❑ 6–10 years	4
d) ❑ 10 – 20 years	10
e) ❑ over 20 years	15

Capacity for risk

Questions 8 and 9 serve to establish your capacity for risk taking into account your investment horizon.

8. As the following examples show, the higher the expected returns, the higher the risk; this therefore presupposes a higher capacity for risk. These examples are hypothetical and disregard the current market situation. Which of the following statements best applies?

a) ❑ You are not willing to accept fluctuations in asset values. → **Your risk tolerance generally advises a low-risk investment strategy.**	0
b) ❑ You seek stable returns with limited fluctuations in asset value (e.g. investments may fluctuate between minus 5% and plus 5% per year).	2
c) ❑ You are willing to accept a certain degree of annual fluctuation in asset value in order to achieve higher long-term returns (e.g. investments may fluctuate between minus 10% and plus 10% per year).	4
d) ❑ You are willing to accept annual fluctuations in asset value in order to achieve higher long-term returns (e.g. investments may fluctuate between minus 15% and plus 15% per year).	7
e) ❑ You are willing to accept high yearly fluctuations in asset value in order to maximise long-term returns (e.g. investments may fluctuate between minus 20% and plus 20% per year).	10

9. Assume that you have opted for an investment involving a certain risk. After initial gains, your investment starts making a loss. How would you react assuming that your personal investment environment and time horizon under questions 1 to 7 have not significantly changed?

a) ❑ I would probably switch to a less risky investment.	2
b) ❑ I would probably wait and only change after a drastic loss.	4
c) ❑ I would probably hold on to my investment because I can basically accept temporary losses in price.	6

Total points ________

Client visa

Risk check evaluation

Risk profile

Risk Level	Corresponding investment strategy
Risk Level 1 ❑ **0 – 20 points**	**Low risk:** Your risk profile corresponds to a strategy geared to the long-term preservation of capital, without any significant fluctuation in asset values. The investment focus is therefore on a fixed-interest, value-preserving investment solution denominated in Swiss francs. **Risk Notice:** You should be aware that no strategy is entirely risk-free. Therefore, a value-preserving strategy can produce a negative performance.
Risk Level 2 ❑ **21 – 33 points**	**Conservative:** Your risk profile corresponds to a conservative strategy targeting regular income, without entirely neglecting chances for slight price and/or exchange rate gains. Investments are weighted in favour of fixed-rate instruments such as bonds. The combination of a small equities allocation and a limited foreign currency content aims to build up assets in the long term while limiting fluctuations in asset value. Your appetite for risk allows an equity allocation of up to 25% or the low-risk investment strategy.
Risk Level 3 ❑ **34 – 46 points**	**Balanced:** Your risk profile corresponds to a balanced strategy, targeting regular income and a higher long-term return. Asset allocation is balanced between fixed-term investments, equities and foreign currency. This is designed to ensure stable returns while taking advantage of opportunities for price and/or foreign exchange gains. The aim is long-term asset appreciation while accepting fluctuations in asset value. Your appetite for risk allows an equity allocation of up to 40%, or the low-risk investment strategy.
Risk Level 4 ❑ **47 – 60 points**	**Dynamic:** The dynamic risk profile corresponds to a strategy targeting higher price and/or foreign exchange gains rather than regular income. Asset allocation is weighted in favour of assets with a higher foreign currency share. The aim is high long-term asset appreciation, accepting fluctuations in asset values. Your appetite for risk allows an equity allocation of up to 60%, or the low-risk investment strategy. **With your risk profile, the extended investment opportunities under Article 50(4) BVV2/OPP2 and the Foundation's Investment Regulations are available to you.**
Risk Level 5 ❑ **61 – 74 points**	**Growth:** Your risk profile corresponds to a strategy where higher price and/or foreign exchange gains are more heavily weighted than regular income. Asset allocation favours assets (equities) with a high foreign currency share. The aim is high long-term asset appreciation hazarding fluctuation in asset values. Your appetite for risk allows an equity allocation of up to 80% or the low-risk investment strategy. **The extended investment opportunities under Article 50(4) BVV2/OPP2 and the Foundation's Investment Regulations are available to you.**
Risk Level 6 ❑ **75 – 94 points**	**Capital gains:** Your risk profile corresponds to a strategy where higher price and/or foreign exchange gains are significantly more heavily weighted than regular income. Asset allocation favours assets (equities) with a very high share of foreign currencies. The aim is high long-term asset appreciation, accepting significant fluctuations in asset values. Your appetite for risk allows an equity allocation up to a max. of 100% or the low-risk investment strategy. **The extended investment opportunities under Article 50(4) BVV2/OPP2 and the Foundation's Investment Regulations are available to you.**

Choice of investment strategy

Based on my risk check and risk profile and taking into account the applicable Foundation Regulations, I hereby instruct the Foundation to apply the following investment strategy:

Investment strategy	Low risk	Conservative	Balanced	Dynamic	Growth	Capital gains
Risk Level	1	2	3	4	5	6
Chosen strategy	❑	❑	❑	❑	❑	❑

Confirmation

I hereby confirm that I have answered all the questions truthfully, added up the points, and understood the risk profile and investment strategy corresponding to the total points. The investment strategy I have chosen

❑ my risk profile ❑ not my risk profile

Reason for the deviation if the investment strategy is higher than the risk profile.

Client visa

BVG Fund Invest – Choice of strategy

Client

Client/Portfolionumber

Name | First name

Choice of strategy

	Investment product	ISIN	Valor	Max. equities content	Weighting
	Cash (at least 5%)	–	–	0%	________ %
	❑ **Individual Strategy** (max. 5 funds, min. CHF 1)				
Investment strategy / Risk Level – Conservative / Risk Level 2 (max. 25% equities)	❑ BAP BVG-Mix 15 Plus R	CH0124249597	12424959	22%	________ %
	❑ CSA Mixta-BVG Basic I	CH0015036608	1503660	0%	________ %
	❑ GAM Inst CHF Domestic Bond A1	CH0103625189	10362518	0%	________ %
	❑ SAST BVG-Ertrag A	CH0024556893	2455689	20%	________ %
	❑ Swiss Life BVG-Mix 15	CH0015649657	1564965	20%	________ %
	❑ Swisscanto BVG 3 Responsible Portfolio 15 RT	CH0238051954	23805195	25%	________ %
	❑ UBS AST BVG-25 Indexiert (hedged in CHF) I-A1	CH0117644150	11764415	25%	________ %
Investment strategy / Risk Level – Balanced / Risk Level 3 (max. 40% equities)	❑ AWi BVG 25 andante	CH0009004349	900434	35%	________ %
	❑ BAP BVG-Mix 25 Plus R	CH0124249662	12424966	35%	________ %
	❑ BCV Pension 25 BP	CH0295060443	29506044	35%	________ %
	❑ GAM Inst BVG/LPP 25 A1	CH0103625197	10362519	35%	________ %
	❑ GKB (CH) Vorsorgefonds 25 V	CH0423561395	42356139	35%	________ %
	❑ IST2 Mixta Optima 30 I	CH0032375609	3237560	36%	________ %
	❑ LUKB Expert-Vorsorge 25	CH0352060427	35206042	35%	________ %
	❑ Pictet CH-LPP 25 I	CH0016431667	1643166	30%	________ %
	❑ SAST BVG-Nachhaltigkeit Rendite A	CH0035437919	3543791	30%	________ %
	❑ SAST BVG-Rendite A	CH0010168596	1016859	30%	________ %
	❑ SAST BVG-Wachstum A	CH0002874011	287401	40%	________ %
	❑ Swiss Life BVG-Mix 25	CH0012456015	1245601	35%	________ %
	❑ Swisscanto BVG 3 Responsible Portfolio 25 RT	CH0238052705	23805270	35%	________ %
	❑ Swisscanto (CH) Vorsorge Fonds 25 Passiv VT	CH0133721065	13372106	30%	________ %
	❑ UBS AST BVG-25 Aktiv Plus I-A1	CH0117637667	11763766	35%	________ %
	❑ UBS AST BVG-40 Indexiert (hedged in CHF) I-A1	CH0274003463	27400346	40%	________ %
	❑ Vontobel Fund (CH) Pension Invest Yield NV	CH0281016656	28101665	35%	________ %

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		Investment product	ISIN	Valor	Max. equities content	Weighting
Investment strategy/Risk Level	Dynamic/Risk Level 4 (max. 60% equities)	❑ AWi BVG 35 allegro	CH0002875646	287564	45%	________ %
		❑ AWi BVG 45 vivace	CH0009004505	900450	50%	________ %
		❑ AXA Swiss Institutional Fund - Multi Asset Plus 1	CH0105340019	10534001	49%	________ %
		❑ BAP BVG-Mix 40 Plus R	CH0124249738	12424973	50%	________ %
		❑ BCV Pension 40 BP	CH0295060500	29506050	50%	________ %
		❑ CS (CH) Privilege 45 EA	CH0482324255	48232425	50%	________ %
		❑ CSA Mixta-BVG I	CH0027333191	2733319	45%	________ %
		❑ CSA Mixta-BVG Index 45 I	CH0112695736	11269573	50%	________ %
		❑ EQUINOX Mixed CHF I BVG *	CH0297835297	29783529	50%	________ %
		❑ GAM Inst BVG/LPP 40 A1	CH0103625205	10362520	50%	________ %
		❑ GKB (CH) Vorsorgefonds 45 V	CH0383837504	38383750	50%	________ %
		❑ LGT Alpha Indexing Fund (CHF) I1	LI0101103005	10110300	50%	________ %
		❑ LUKB Expert-Vorsorge 45	CH0004055171	405517	50%	________ %
		❑ Pictet CH-LPP 40 I	CH0016431691	1643169	45%	________ %
		❑ Reichmuth Alpin Classic S	CH0238867870	23886787	50%	________ %
		❑ SAST BVG-Nachhaltigkeit A	CH0010168620	1016862	50%	________ %
		❑ SAST BVG-Zukunft A	CH0024557313	2455731	50%	________ %
		❑ Swiss Life BVG-Mix 35	CH0012456064	1245606	45%	________ %
		❑ Swiss Life BVG-Mix 45	CH0012456072	1245607	50%	________ %
		❑ Swisscanto (CH) Vorsorge Fonds 45 Passiv VT	CH0133721081	13372108	50%	________ %
		❑ Swisscanto BVG 3 Index 45 RT	CH0238046459	23804645	50%	________ %
		❑ Swisscanto BVG 3 Sustainable Portfolio 45 RT	CH0238047721	23804772	50%	________ %
		❑ Swisscanto BVG 3 Responsible Portfolio 45 RT	CH0238052978	23805297	50%	________ %
		❑ UBS AST BVG-40 Aktiv Plus I-A1	CH0117638673	11763867	50%	________ %
		❑ VF (CH) Valiant Helvétique Konservativ V	CH0113932153	11393215	50%	________ %
		❑ Vontobel Fund (CH) Pension Invest Balanced NV	CH0281018538	28101853	50%	________ %

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		Investment product	ISIN	Valor	Max. equities content	Weighting
Investment strategy / Risk Level	Growth / Risk Level 5 (max. 80% equities)	❑ BAP BVG-Mix Dynamic Allocation 0-80 *	CH0432005046	43200504	80%	________ %
		❑ OLZ Smart Invest 65 ESG I	CH0328149510	32814951	80%	________ %
		❑ VF (CH) - Valiant Helvétique Dynamisch V	CH0364960218	36496021	80%	________ %
Investment strategy / Risk Level	Capital gains / Risk Level 6 (up to 100% equities)	❑ CSA Mixta-BVG Index 75	CH0382614722	38261472	82%	________ %
		❑ LUKB Expert-Vorsorge 75	CH0352060435	35206043	85%	________ %
		❑ LUKB Expert-Vorsorge 100	CH0352060526	35206052	100%	________ %
		❑ OLZ Equity World Optimized ESG IH	CH0488209336	48820933	100%	________ %
		❑ SAST BVG Aktien 100 - Equity Income	CH0441200315	44120031	100%	________ %
		❑ Swiss Life BVG-Mix 75	CH0435830028	43583002	85%	________ %
		❑ Swisscanto (CH) Vorsorge Fonds 75 Passiv VT	CH0353690909	35369090	85%	________ %
		❑ Swisscanto (CH) Vorsorge Fonds 95 Passiv VT	CH0496470938	49647093	96%	________ %
		❑ Swisscanto BVG 3 Responsible Portfolio 75 RT	CH0414854486	41485448	85%	________ %
					Total	________ %

*   These funds are designed for experienced investors and professional consultants
** This fund cannot have more than an 80% weighting.

Signatures

Place, date

Client signature

Investment strategies (as information for Multi Fund Invest)

	Legal restrictions (BVV2/OPP2)	Investment strategies 1 to 3			Extended investment possibilities with investment strategies 4 to 6		
	Investment strategy Chosen investment strategy based on risk check	**1**	**2**	**3**	**4**	**5**	**6**
Cash	**100%** Bank balances and money market investments with maximum 12-month maturity.	100%	100%	100%	100%	100%	100%
Receivables	**100% bonds** 10% per debtor, except Confederation, central mortgage bond institutions and medium-term notes of Swiss banks where up to 100% per debtor is allowed. 50% mortgage securities, mortgage bonds	100%	100%	100%	100%	100%	100%
Equities	**50%** 5% per participation	0%	25%	40%	60%	80%	100%
Real estate	**30%, of which 1/3 abroad** Only collective investments or listed investment funds with NAV. 5% per real estate	0%	30%	30%	50%	50%	50%
Alternative investments	**15%** Only diversified collective investments with no obligation for supplemental payments, or listed investment funds with NAV. Non-diversified investments max. 5%	0%	15%	15%	20%	20%	20%
Foreign currencies	**30%**	0%	30%	30%	60%	60%	60% *

* For residence abroad

Conditions: Residence of the account holder abroad (please enclose current proof of residence)

Up to 80% in the currency of the insured person's country of residence in cash or fixed-interest investments or bond funds.

Max. 80%
currency EUR USD GBP CAD AUD

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E-Mail Waiver

Declaration on email communication for “Multi Fund Invest” clients

Accountholder:

Client number	
Name*	
First name*	
Street, no.*	
Postal code, place*	
Country*	
Date of birth*	
Phone no.*	
Authorized email address*	

* Mandatory fields

The accountholder declares that, for each existing and future accounts/securities deposits held with one of the following foundations (Liberty Foundation for Vested Pension Benefits and/or Lealta Foundation for Vested Pension Benefits and/or Liberty Foundation for 3a Retirement Savings, each hereinafter referred to as **“Foundation”**) in respect to the product Multi Fund Invest (hereinafter referred to as **“MFI”**), he intends to communicate and exchange information and data by means of unencrypted emails and issue binding orders or instructions (hereinafter referred to as **“email communication”**). In this context, the accountholder accepts the terms and conditions of this Declaration regarding email communication (hereinafter referred to as **“Declaration”**) as binding for him.

1. Scope of the Declaration

This Declaration automatically applies (without further action) to every existing and future account/securities deposit of the accountholder with one of the above Foundations. The contractual partner of this Declaration is the above-named Foundation with which the accountholder has concluded a pension relationship for an account/securities deposit. Furthermore, this Declaration only applies in connection with the MFI product.

2. Account holder’s messages and orders to the Foundation

1 The account holder acknowledges that all messages, orders or instructions received by the Foundation from the authorized email address as the sender are deemed to have been written and authorized by him, regardless whether the email actually originated from him or not. At the same time, the account holder unconditionally acknowledges all transactions and changes booked to his accounts and securities deposits based on instructions received by email communication from the authorized email address.

2 Stock exchange orders sent by e-mail will only be considered for processing if they are sent from the authorised e-mail address of the sender and received exclusively in the inbox of **invest@liberty.ch**.

3 The account holder is aware that the Foundation only verifies that incoming emails are sent from the authorized email address in accordance with this Declaration. The Foundation does not perform any additional legitimacy checks.

4 The account holder accepts that email communication is processed during normal business hours on a best-efforts, non-priority basis. Furthermore, timely processing is not assured.

5 Subject to section 5 para.4 of this Declaration, all notifications, orders or instructions from the account holder received from the authorized email address as the sender will be deemed to comply with any regulatory or contractual formalities (e.g. written form).

3. The Foundation’s messages to the account holder

1 Messages sent by Foundation to the account holder via the authorized email address are deemed to have been delivered with legal validity in addition to the relevant provisions of Foundation's applicable regulations and General Terms and Conditions.

2 The Foundation does not guarantee that an email received displaying a Foundation address as the sender (domain: “@liberty.ch”) actually originates from the Foundation, in particular due to the risks set out in section 4 below.

4. Risks in connection with email communication

The account holder confirms to the Foundation that he is informed and aware that in particular

- email communication is transmitted unencrypted over an open and generally accessible network (internet), meaning that information can in principle be viewed by third parties and consequently an existing contractual relationship with the Foundation can be inferred;
- the transmission route is uncontrollable and can cross borders, even if the sender and the recipient are in the same country;
- unauthorized third parties can view, monitor and manipulate unencrypted emails unnoticed and with relatively little effort (e.g. by falsifying identities and changing email content);
- recipients have no way to check the integrity and completeness of the sender and the content of an email;
- data protection cannot be guaranteed;
- email communication may be delayed or interrupted as a result of transmission errors, technical faults, interruptions, malfunctions, unlawful interventions, network overload or other failings by the network operator;
- emails may contain viruses with a considerable potential to cause damage.

5. Obligations of the account holder

1 The account holder is obligated to inform the Foundation immediately in writing (not by email) if the authorized email address is no longer valid for any reason or if there is a suspicion that unauthorized third parties have gained knowledge of or access to the authorized email address and could misuse the email system.

2 If the account holder intends to change the authorized email address, a new Declaration must be signed. The new Declaration will replace the previous authorized email address.

3 Notwithstanding the present Declaration, the Foundation is entitled (but not obligated) to require the accountholder to provide proof of identity in another form (e.g. by signature or personal appearance).

4 The account holder acknowledges that, notwithstanding this Declaration, he must comply with the formalities stipulated in the regulations or contract in order to ensure the validity of certain transactions. Such transactions include, notably, the payment of pension benefits, the transfer of pension assets to another recognized occupational/restricted benefits institution, risk profiling or changes in investment strategy. In addition, at the request of the Foundation, the account holder must also comply in advance with the formalities stipulated in the regulations or contract in all other transactions.

5 Any losses incurred by the account holder because of noncompliance with the formalities required by the Foundation shall be borne by the account holder.

6. Interruption or termination of email communication

The Foundation reserves the right to interrupt or terminate email communications with the account holder at any time at its sole discretion and without reason. The Foundation assumes no liability for any damages resulting from such an interruption or termination.

7. Responsibility and liability

1 The account holder hereby assumes responsibility for all risks and consequences in connection with email communication, in particular (but not limited to) the risks set out in section 4 of this Declaration, such as manipulation, transmission errors, malfunctions and interruptions of online email services, or any other Internet deficiencies.

2 The Foundation excludes – to the extent permitted by law – any liability for direct, indirect or consequential damages which arise or could arise for the account holder from or in connection with the use of email communication.

8. Release from the duty of confidentiality

Communication via email allows unauthorized third parties to infer the existence of a business relationship between the account holder and the Foundation. The account holder therefore expressly releases the Foundation and its governing bodies, representatives, and agents, from all applicable statutory confidentiality obligations (Article 62 of the Federal Data Protection Act “DSG/LPD” and, to the extent applicable, Article 86 of the Federal Act on Occupational Retirement, Survivors', and Disability Pension Plans “BVG/LPP”).

9. Duration and termination of this Declaration

This Declaration comes into force when signed by the accountholder and may be terminated by either party at any time in writing (not by email). However, the Declaration expires automatically (without further action) upon the occurence of an event pursuant to Article 35 of the Swiss Code of Obligations (e.g. loss of legal capacity or death), but at the latest from the time at which all the accountholder’s accounts/securities deposits are balanced and no further business relationship exists with the Foundation.

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10. Miscellaneous

1 The Foundation may amend the terms of this Declaration at any time. The Foundation shall notify the account holder of any changes in writing or by other suitable means. Failing any objection within one month of notification, the account holder is deemed to have accepted the new provisions.

2 In all other aspects, the valid regulations (pension fund regulations, investment regulations, rules of procedure, fee schedules and any other regulations) and the General Terms and Conditions of the Foundation apply.

11. Governing law and jurisdiction

Governing law and place of jurisdiction are in accordance with the relevant provisions of the Foundation's applicable pension regulations.

Signature

Place, date

____

Signature

____