

# Discretionary mandate Replica Pension Foundation



## Brief description

With the discretionary mandate Replica Pension Foundation, your money is managed according to the same strategy as the money of Bank CIC's pension foundation.

This discretionary mandate ensures active and professional management in compliance with Occupational Pension Ordinance (OPO2) guidelines. Investments are made in individual securities, in investment funds and in other diversified investment vehicles and structured products. In addition, forward exchange transactions can be used to hedge against currency risks.

More than 400 CIC employees and many customers place their trust in the expertise of the investment committee of Bank CIC's pension foundation. Total assets amounting to more than CHF 450 million are managed according to this strategy.

## Sustainability focus (ESG)\*

The discretionary mandate Replica Pension Foundation meets the Bank CIC sustainability criteria. When selecting investment instruments, a number of exclusion criteria are used to weed out companies that do not meet our sustainability standards. These include:

- Prohibited weapons under the guidelines in the UN Weapons Convention
- Breaches of the UN Global Compact, which has ten principles including human rights, protection of the environment and combating corruption.
- Child labour
- Genetic technology
- Gambling (>5% of revenue)
- Pornography (>5% of revenue)
- Coal mining (>5% of revenue)

Applying the best-in-class approach means only the companies with the best ESG rating in their sector are chosen. When selecting funds, the performance, tracking error and management team are identified, along with the leaders and laggards in terms of sustainability. We favour investment instruments with a better ESG rating.

<b>Strategy</b>	Balanced
<b>Investment horizon</b>	From 5 years
<b>Reference currency available</b>	CHF
<b>Minimum investment amount</b>	CHF 500'000
<b>Conditions</b>	Settlement in accordance with flat-rate prices. Terms and conditions pursuant to the "Discretionary mandate fees and conditions".

## Suitability

The discretionary mandate Replica Pension Foundation is suitable for investors who wish to gain access to the impressive, long-term track record of Bank CIC's pension foundation and would like to delegate their investment decisions to our experts.

## Investment process

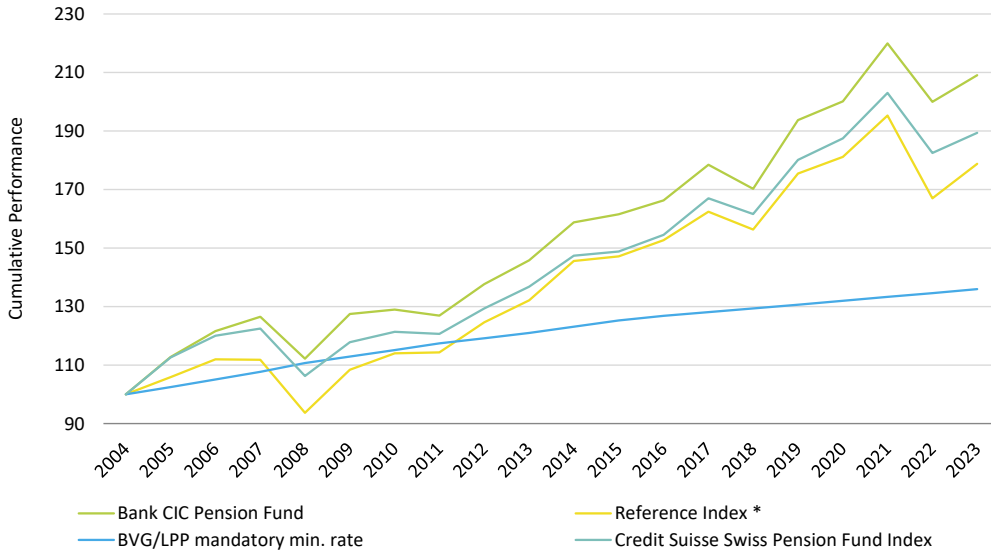
In order to achieve their investment goals, our investment specialists make investment decisions in a multi-level and ongoing investment process based on state-of-the-art methods. The investment committee of Bank CIC's pension foundation convenes on a monthly and ad hoc basis in order to review the portfolio structure and discuss the potential investment opportunities with the Asset Management team. The aim of the Asset Management team is to ensure replication on instrument level between Bank CIC's pension foundation and the discretionary mandate Replica Pension Foundation. However, this depends on the properties of the financial instruments in the pension foundation (e.g. minimum investment amount or liquidity profiles).

\*The ESG assessment is based solely on data obtained from MSCI, a provider of financial and ESG data. The special risks in connection with sustainability (ESG risks) can be found in the brochure «Risks involved in trading financial instruments» ([www.cic.ch/fidleg](http://www.cic.ch/fidleg)).



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Historic performance comparison (cumulative in %, as of 31.12.2023)

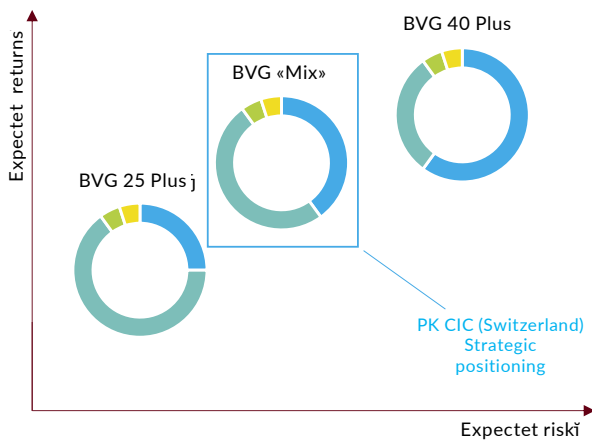


\*Index made up of 50% BVG/LPP 25 Index and 50% BVG/LPP 40 Index

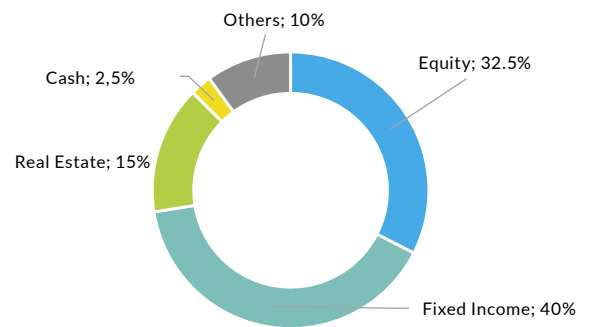
The performance of the discretionary mandate Replica Pension Foundation may differ from the performance of Bank CIC's pension foundation due to investment restrictions, the investment amount, differences in the fee structure, etc.

## Risk/return prospect of the portfolio and strategic allocation

### BVG investment strategies



### Conservative allocation (PK SAA\*)



\* SAA: Strategic Asset Allocation



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## Your benefits

- **Reduced risk:** You get a diversified allocation across all asset classes, which reduces your investment risk.
- **Taking ESG criteria into account:** Companies committed to ESG principles are generally better positioned for the long term. This can have a positive effect on company performance, and hence the return on ESG investments.
- **Professional asset management:** You benefit from a structured investment process and can rest assured that the investments are made in line with the investment strategy of Bank CIC's pension foundation.
- **Secure framework:** The investments are made in the context of the strict legal regulations for Swiss pension foundations (OPO2).
- **Transparency:** You receive regular indepth reports on performance and the investments made.
- **Keeping your finger on the pulse of the markets:** Your portfolio is actively managed. We seize investment opportunities and continuously respond to current developments on the financial markets.

## Possible risks

- **Market risk:** The performance of the portfolio is linked to developments on the financial markets. Past performance is no guarantee of future performance.
- **Return risk:** The achievement of targeted returns and the avoidance of losses cannot be guaranteed.
- **Currency risk:** Investments in foreign currencies can affect the performance.
- **Liquidity risk:** The liquidity of financial products can fluctuate. This means there is a risk that products with low liquidity cannot always be sold with immediate effect.

## DISCLAIMER

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