

The independent pension platform

## Strategy Sheet

**3a Retirement Savings account/deposit**

Account/deposit number

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**Client particulars**

Name

First name

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**Choice of investment strategy**

Based on the risk check and risk profile and taking into account the applicable Foundation Regulations, I hereby instruct Liberty Foundation for 3a Retirement Savings (the «Foundation») to apply the following investment strategy:

Strategy valid from \_\_\_\_\_

Risk Level:  1  2  3  4 (see risk check)

**Cash content**

	Legal limits (BVV3/OPP3)	Extended investment possibilities	Maximum limits*
	100% Cash balances including time deposits with Swiss banks	None	_____ %
<b>Bonds</b>	100% 10% per debtor, except Confederation, central mortgage bond institutions and certificates of deposit with Swiss banks where up to 100% per debtor is allowed.	None	_____ %
<b>Foreign currency</b>	30%	<input type="checkbox"/> <b>for securities:</b> max. 60% in foreign currency Pre-conditions: Level 4 risk profile max. 30% per foreign currency  <input type="checkbox"/> <b>for clients moving abroad:</b> max. 80% in any of EUR, USD, JPY, GBP, CAD, AUD, NZD, SEK, DKK Pre-conditions: Client transfers his residence abroad (please provide evidence): Fixed-rate investments or bond funds; average debtor credit rating of at least «A» or deposit with a Swiss bank	_____ %
<b>Receivables</b>	50% mortgage securities, mortgage bonds 10% per debtor, except Confederation and central mortgage bond institutions	None	_____ %
<b>Equities</b>	50% 5% per participation	60% Pre-conditions: Level 4 risk profile	_____ %
<b>Real estate</b>	30%, of which max. 1/3 abroad Only listed or collective investments Investment companies with NAV	50%, of which max. 1/3 abroad Pre-conditions: Level 4 risk profile	_____ %
<b>Alternative investment</b>	15% Only collective investments with no additional payment obligation or listed investment companies with NAV	20% Pre-conditions: Level 4 risk profile	_____ %
<b>Special instructions</b>	_____		

\* unless otherwise indicated, the maximum legal limits automatically apply. For the equities portion, the maximum percentage allowance indicated in the corresponding risk profile is applicable in that case.

**Signature**

Place, date

Client's signature

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Place, date

Signature Consultant/Asset Manager

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**Attachments**

- Certificate of residence/confirmation that Swiss residence has been given up (for clients moving abroad)

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