

The independent pension platform

Change in Strategy for Multi Fund Invest, Direct Invest and emigration

3a Retirement Savings account/deposit

Account/deposit number

Client particulars

Name

First Name

Choice of investment strategy

I hereby instruct Liberty Foundation for 3a Retirement Savings (the "Foundation") to execute the following change in strategy:

Strategy valid from _____

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

Cash content

	Legal restrictions (BVV3/OPP3)	Extended investment possibilities	Maximum limits*	
			old	new
	100% Cash balances with Swiss banks	None	_____ %	_____ %
Bonds	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	_____ %	_____ %
Foreign currency	30%	<input type="checkbox"/> for securities: max. 60% in foreign currency Pre-conditions: Level 4 risk profile max. 30% per foreign currency <input type="checkbox"/> for foreign residents: 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	_____ %	_____ %
Receivables	50% mortgage securities, mortgage bonds 10% per debtor, except Confederation and central mortgage bond institutions	None	_____ %	_____ %
Equities	50% 5% per participation	60% Pre-conditions: Level 4 risk profile	_____ %	_____ %
Real estate	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	_____ %	_____ %
Alternative investment	15% Only collective investments with no additional payment obligation or listed investment companies with NAV	20% Pre-conditions: Level 4 risk profile	_____ %	_____ %
Special instructions	_____			

* 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.

NB

If the existing risk profile has been exceeded (e.g. by an increase in the equities or foreign exchange content), a new risk profile must be filled in and presented. Otherwise, the desired change in strategy cannot be made.

Signature

Place, date

Signature Client/Representative/Asset Manager

Attachments

- New Risk check and risk profile if the existing risk profile has been overstepped .
- Certificate of residence / confirmation that Swiss residence has been given up (for clients moving abroad)