

Participate in individual investment solutions in supplementary pensions

Swisscanto 1e Collective Foundation



The boost
to performance

Who are we?

As founder and Managing Director of Swisscanto Flex Collective Foundation and Swisscanto 1e Collective Foundation, Swisscanto Pensions Ltd. is a leading provider of services in connection with occupational pensions.

Our services are based on the specific needs of pension funds. The services include:

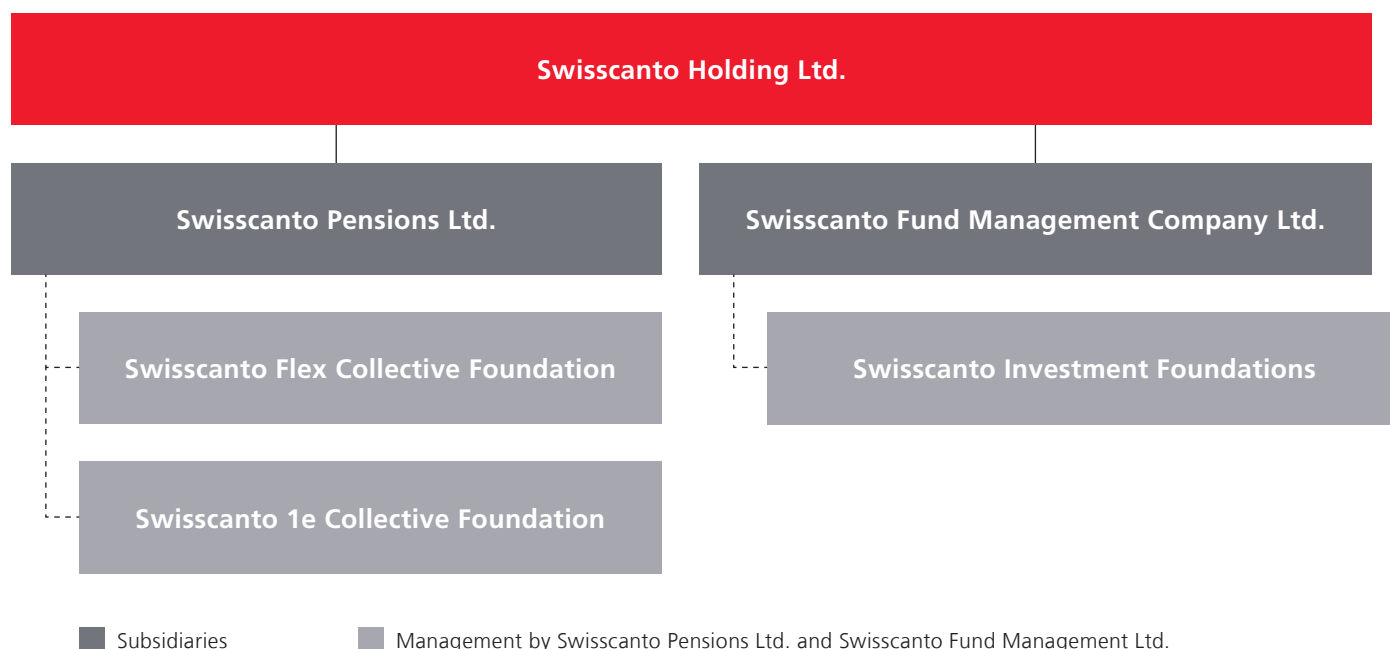
- Management
- Technical management
- Accounting
- Collective foundations

As a renowned company in Switzerland, Swisscanto Pensions Ltd. also provides innovative products in the area of collective foundations. For this purpose, it founded the Swisscanto Flex Collective Foundation in 2009 and the Swisscanto 1e Collective Foundation in 2017.

Swisscanto Pensions Ltd. appoints the managing directors and takes on the management of the collective foundations.

Joining the Swisscanto Flex Collective Foundation gives you the following advantages, among others:

- Cost-efficient pensions for all companies, from small to large operations
- Individual or collective pension plans to implement tailor-made pensions
- Professional asset management through Zürcher Kantonalbank that stands for sustainable attractive yields





Greater freedom of choice for pension fund members

Due to the abolition of the minimum guarantees arising from Art. 15 [Swiss Federal Act on Vesting in Pension Plans] and Art. 17 FZG, the legal framework has been created to offer a certain amount of leeway in customising investments in the supplementary part of occupational pensions.

In the BVG basic insurance, there is no option to directly influence the investment strategy. This means that all members of the pension fund have identical investments, irrespective of their personal risk profiles. For the wage portions over and above one and a half times that of the BVG upper wage limit, it is possible to implement the investment strategy on an individual basis. The Swisscanto 1e Collective Foundation offers your pension fund members a high level of flexibility with five different strategies.

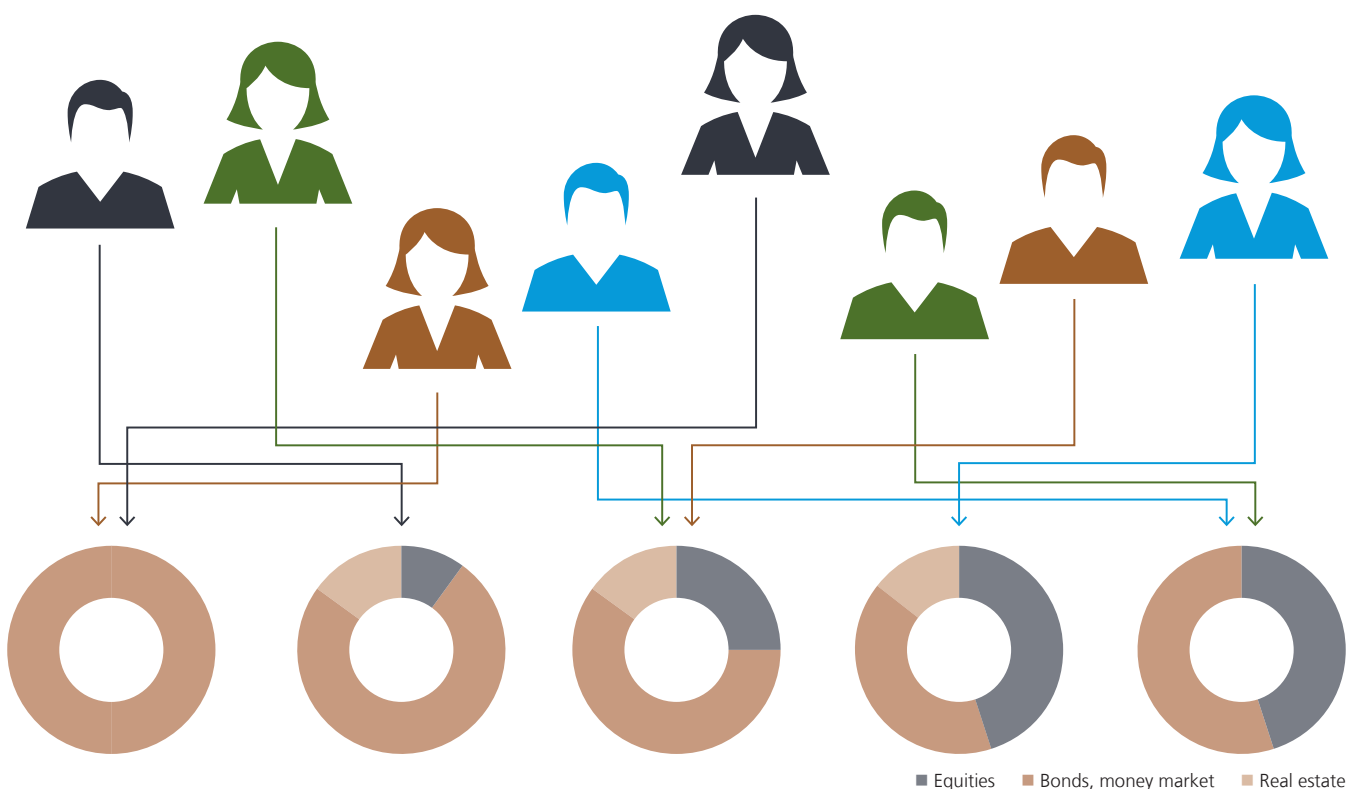
Through the so-called 1e plans, the investment strategy in the wage area over one and a half times that of the

BVG upper wage limit can be defined by the insured person and, where needed, be changed on a monthly basis.

Each individual pension fund member has the option of choosing between five different investment strategies at this time. Thanks to this increased option of self-determination, the insured person can optimise their own yield according to their investment horizon and their ability to bear risk.

The pension fund members receive online access, which enables them to adapt the investment strategy on a monthly basis. In addition, further information or simulations can also be downloaded in the area of risk.

This concept of increased individual responsibility and transparency is ushering in a new digital age when it comes to supplementary occupational pensions. The Swisscanto 1e Collective Foundation is best prepared for this challenge and can provide competent advice in all issues relating to the 2nd pillar.



Your benefits at a glance

- Members of pension funds can choose from five different investment strategies.
- More self-determination and personal responsibility in your occupational pension plan
- Adapt the investment strategy via web access at any time
- Pension certificate available at any time via web access
- Access to unique professional expertise in the areas of investment and pensions

Location and contact

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Interested?

We would be happy to arrange an appointment with you.
Call us or send us an e-mail to
1e.sammelstiftung@swisscanto.ch.
We look forward to hearing from you!

Read more at:
swisscanto.ch/1e-collectivefoundation

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