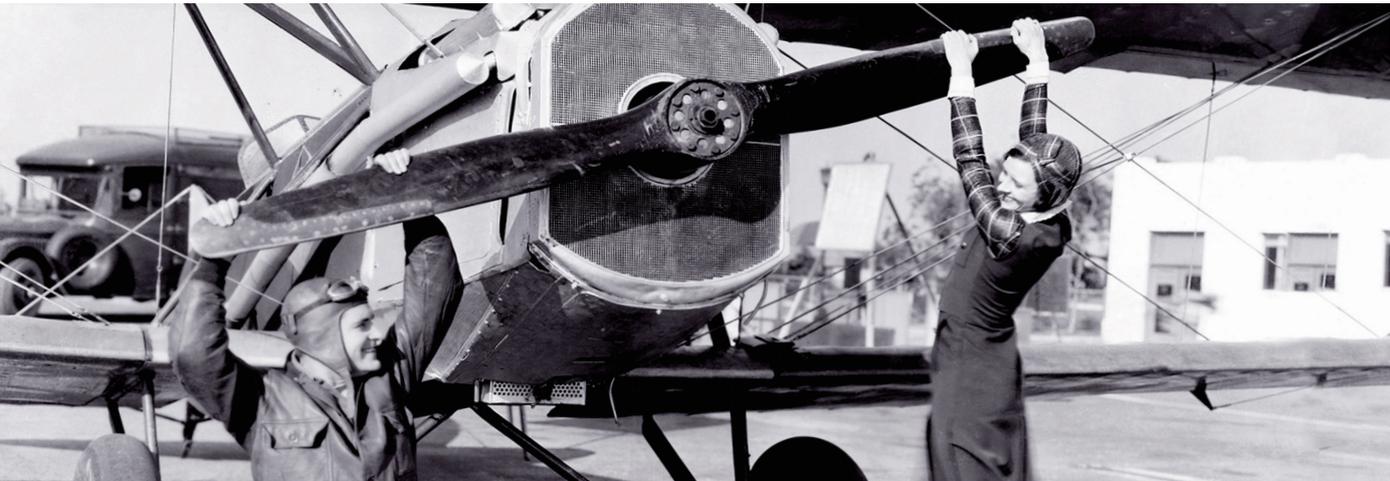


Avanea DynamicS

Occupational pensions are often the most important employee benefit. With life expectancy continuing to rise in the future, an adequate pension is becoming increasingly important. This is where you as a company can make a head start for your employees: By pursuing an approach that combines measures to protect your capital with sustainable returns and a market-leading online platform.

With Avanea DynamicS, Avanea offers exactly the right solution for you.

Avanea DynamicS is the result of a collaboration between two independent experts and combines the innovative approaches of the Avanea pension fund with the expertise and experience of Mercer, a leading global investment and pension consultant.



Why Avanea?

Companies and employees benefit from a high level of security, low premiums and sustainable investment returns with above-average interest rates. Some of the benefits include:

■ Additional capital protection

Avanea works to protect against the risk of reductions in retirement assets in the event of partial liquidations due to underfunding. The reserve formed for this purpose is financed primarily by investment income and a contribution from the employer.

■ Favourable risk premiums and administration costs

Thanks to low risk premiums, companies can use the premium savings for improving death and disability benefits or to increase savings contributions. The premium savings can also be used to build up employer contribution reserves.

■ Free choice of pension plans

Regardless of what type of plan you want to choose, we offer our clients full flexibility in compliance with Swiss law.

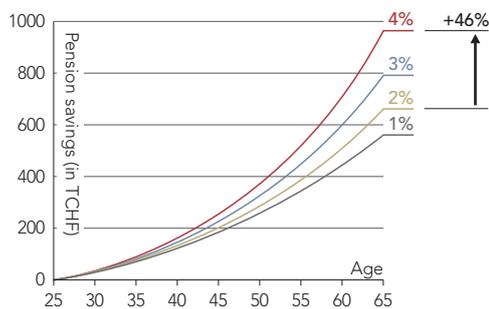
Investment Strategy

Avanea DynamicS' investment strategy aims to generate above-market sustainable returns, reduce risks and ensure strong governance. Ultimately, the goal is to provide an attractive replacement rate for the plan members. The comparatively high conversion rate of 6.1% forms part of this strategy.

A return-seeking investment strategy, the independent selection of highly rated managers and a dynamic asset allocation, i.e. reacting to market events to take advantage of emerging opportunities, play an important role in achieving the desired investment results.

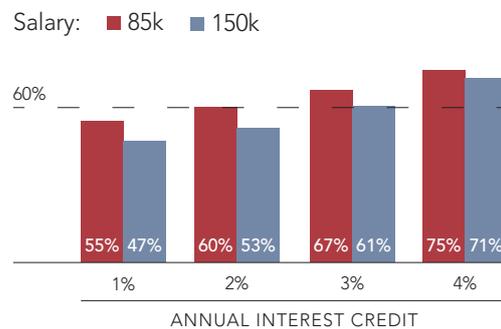
Impact of interest credit on pension savings

Simulation for salary of CHF 85k and an average pension plan



Expected replacement rate for average plan

Including 1st pillar pension; assumed full coordination, BVG saving contributions +2% and conversion rate of 6.1%



As one of the world's leading providers of investment research, Mercer has access to highly rated investment managers and strategies - nearly 12,000 of which are independently rated by Mercer. Nearly 6,000 strategies also have an ESG rating. This is where the investment strategy of Avanea DynamicS comes in, by selecting the most suitable managers and combining complementary strategies into a robust portfolio without sacrificing sustainability. Thanks to Mercer's global buying power, fees can also be reduced to the benefit of insured members. In addition, lucrative asset classes can be accessed that are often not available to smaller investors, e.g. in the private markets in the form of infrastructure investments.

Mercer's capabilities ensure an implementation with strong governance, but at the same time allow the necessary flexibility and speed to seize opportunities in the market.

Online Pension Tool

Another benefits of Avanea DynamicS is the optional access to our online pension tool. This allows your employees to directly and easily view their pension statement and other documents and information. This also includes access to a wellbeing portal where they can find offers from external providers such as discounted insurance offers and health solutions and apps.

The online platform allows for more efficient administration of all employee benefits, including pensions, and offers seamless integration with your HR information system (HRIS). In addition to the pensions overview and wellbeing offerings, there are additional modules available depending on your needs, e.g. a total rewards statement.

Benefits at a glance:

- Sustainable investment strategy
- Additional capital protection
- Favourable cost structure
- Above-average expected returns
- Modern employee online portal
- High service quality

About Avanea

The Avanea pension fund was founded in 2014 by an experienced team with the aim of offering Swiss and international companies high-quality, innovative and secure pension solutions for their employees. It actively promotes contacts and cooperation with industry specialists and in particular with insurance brokers and fiduciaries.

About Mercer Investments

With \$15 trillion assets under advice and \$340 billion assets under management, Mercer is one of the leading providers of investment advice, tools and delegation solutions globally. We combine the experience of our Swiss investment experts with the expertise of more than 3,800 investment specialists and over 230 researchers worldwide to offer you the best solutions for your challenges.