

Occupational benefits. Organization wanted.

 **Facts found.**



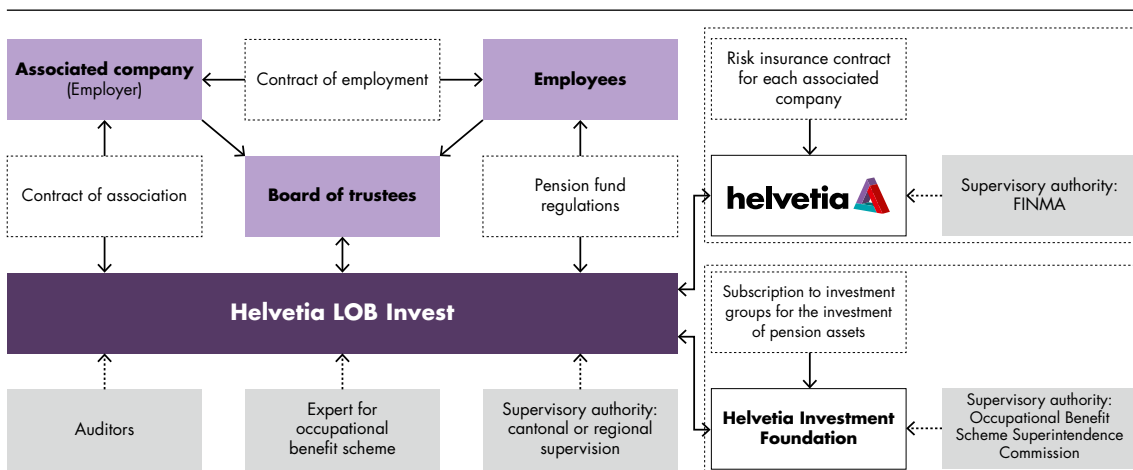
Helvetia LOB Invest Group Foundation. The most important facts at a glance.

Helvetia LOB Invest Group Foundation for Employee Pensions (hereinafter referred to as Helvetia LOB Invest) offers companies operating in Switzerland holistic pension solutions for their basic occupational benefits insurance. These pension solutions cover at least the compulsory part of the occupational benefit scheme, but can be expanded to include the supplementary insurance. Stability and the profitability of the pension assets are the highest priority for Helvetia LOB Invest. **The death and disability risks are reinsured under an insurance contract with Helvetia Swiss Life Insurance Company Ltd (hereinafter referred to as Helvetia Life).** The Helvetia LOB Invest manages the retire-

ment pensions and the related contingent benefits itself. The board of foundation has delegated the investment of the insured persons' old-age savings to Helvetia Investment Foundation. Helvetia LOB Invest and its associated pension funds resp. companies bear the investment risk.

Depending on market trends, it is possible to generate additional income with this model. The associated companies and insured persons can be required to pay restructuring contributions in the event of a substantial cover shortage.

Structure of Helvetia LOB Invest



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Helvetia LOB Invest, Helvetia Life and Helvetia Investment Foundation are independent legal entities that are monitored by different supervisory authorities in accordance with strict special guidelines designed to protect the pension assets accrued in the occupational benefit scheme.

LOB-Mix Plus 30 investment strategy

With the core-satellite approach, the “core” of the investments (shares and bonds) is indexed and therefore managed very efficiently (attractive potential for return and low asset management costs), while actively managed “satellite” investments in real estate and in mortgages increase the potential returns. A large component of real assets (Swiss Shares and Swiss real estate) protects the portfolio against inflation. In addition the innovative smart beta approach is implemented for the Swiss shares, resulting in return optimisation and risk reduction.

Board of foundation

The board of foundation of Helvetia LOB Invest consists of an equal number of employer and employee representatives of the associated companies (pension funds). Elections take place every five years.

Board of trustees

Every associated company elects a board of trustees to manage its pension fund. The board of trustees must be made up of an equal number of employee and employer representatives (known as joint administration). Its functions are set out in the organisation rules.

Auditors

KPMG Ltd, Zurich

Expert for occupational benefit scheme

Beratungsgesellschaft für die zweite Säule AG, Basel
(Consultancy company for the second pillar)

More information on the internet

- Helvetia LOB Invest:
www.helvetia.ch/lob-invest-foundation
- Helvetia Investment Foundation:
www.helvetia-anlagestiftung.ch/en

Helvetia Insurance

T 058 280 10 00 (24h), www.helvetia.ch



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