

# Vested Benefits UP

## Vested Benefits UP - Data sheet

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# Vested Benefits UP

## Vested Benefits UP

The Vested Benefits UP foundation was created by Trianon SA and the FCT Group to enable each insured to retain and grow their pension capital in between two affiliations to the second pillar.

This solution is intended for anyone in a career transition: change of job, career break, expatriation, self-employment or end of contract. Thanks to its efficient and secure approach, Vested Benefits UP guarantees continuity in the management of the retirement capital.

### Your benefits

#### 1. Independent, expert and transparent governance

Vested Benefits UP is based on a strategic partnership between two key players in Swiss pension provision: Trianon SA and the FCT Group.

This model combines the strength of an institution with over 25 years of experience and more than **CHF 7 billion** under management, with the operational efficiency of a recognised provider of pension and HR management services.

Governance is structured **independently and without conflicts of interest**, with transparent decision-making processes focused on the interests of the insured. The combined experience of the two partners guarantees a high level of technical, regulatory and financial expertise.

<b>Independent governance</b>	Governance free of conflicts of interest, supported by two major players in the Swiss pension fund industry, guaranteeing expertise, transparency and solidity.
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#### 2. Optimised pricing with one of the most competitive all-in fee on the market

Vested Benefits UP applies **an all-in fee of between 0.34% and 0.50% per year**, depending on the investment strategy chosen.

This amount includes:

- the foundation's management fees (0.30%),
- external fees (between 0.05% and 0.10% depending on the banking partners),
- internal fund fees (TER of 0% to 0.15% maximum).

## Vested Benefits UP

**No transaction fees, no issue fees, no exchange margins, and no withholding taxes** are applied. This pricing transparency allows the insured to benefit from **optimised net performance** with complete cost clarity.

### Ultra-competitive all-inclusive fee

An all-in fee of 0.34% to 0.50%, with no hidden fees or commissions: simple, clear pricing that is among the most competitive on the market.

### 3. An open, diversified and performance-oriented investment architecture

Vested Benefits UP independently selects the best asset managers on the Swiss and international markets.

Its approach combines:

- low-cost index funds (core),
- active investments in high-potential asset classes (satellite),
- intelligent diversification across sectors, geographical regions and managers,
- enhanced security: assets are held with leading Swiss banks and legally separated from their balance sheets.

The **17 investment profiles** are divided into three categories:

- **Global Strategies:** 0% to 75% equities,
- **Sustainable Strategies:** 15% to 75% equities incorporating ESG criteria,
- **Index Strategies:** 25% to 80% equities based on Pictet LPP indices.

The portfolio is managed according to a **dynamic rebalancing** approach with an internal netting mechanism to minimise costs.

### High-performance, open-ended investments

17 diversified investment profiles, open architecture, dynamic rebalancing: a tailor-made strategy adapted to each risk profile.

# Vested Benefits UP

## 4. An intuitive digital platform complemented by local personalised support

Each insured has secured online access to:

- check their account value on a daily basis,
- change their investment strategy at any time (free of charge),
- access their history and documents independently.

In parallel, personalised support is provided: specialised advisors help the insureds define their investor profile, analyse their investment horizon, and adjust their strategy if necessary. The combination of a powerful digital tool and proactive personal service is a unique advantage of the Vested Benefits UP foundation.

**Digital and personalised, without compromise**

An intuitive platform for managing your assets independently, with the constant support of expert advisors who are always available.

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## 5. A reliable, accessible Swiss-made solution that adapts to life changes

Vested Benefits UP is **100% Swiss**, both in terms of asset management and data hosting.

It is designed for anyone in a transitional situation: change of job, leave of absence, expatriation, redundancy, retraining, business creation, divorce, etc.

Thanks to **flexible transfer options, uninterrupted continuation of the investment strategy, multi-channel distribution (EBC, brokers, banks, consultants) and hybrid management (digital & personalised)** insured can manage their vested benefits with full confidence, simplicity and security.

**Swiss-made**

Adapted to life changes, Vested Benefits UP guarantees security, continuity of investment and simplicity that is 100% Swiss made.

# Vested Benefits UP

## Who is concerned?

The vested benefits payment is made whenever an insured leaves a pension fund without immediately joining another one. It applies in particular to the following situations:

- Change of employer
- Parental leave or career break
- Permanent departure from Switzerland
- Unemployment or dismissal
- Becoming self-employed
- Continuing education or retraining
- Divorce or dissolution of partnership
- Granting a full disability pension
- Approaching retirement without new affiliation

In each of these cases, the insured has a legal right to retain their pension assets with a vested benefits institution.

## Governance

### A combination of expertise and solidity

Vested Benefits UP is the result of a strategic partnership between two major players in Swiss pension provision: Trianon SA and the FCT Group. This alliance combines the strength of a nationally recognised pension group with the operational expertise of a leader in administrative and technical management ([www.trianon.ch](http://www.trianon.ch)).

### A partnership based on experience

Trianon SA, founded in 1997, is a leading Swiss company in the field of pension and human resources management. It offers outsourcing solutions for pension fund management, payroll, absence and claims management, and medical costs, allowing companies to focus on their core business.

Since 1998, FCT has been supporting Swiss companies in setting up tailor-made occupational pension solutions. With more than 29,000 insureds and assets under management of over CHF 7 billion, it has become a key player in occupational pension provision in Switzerland.

### Independent and transparent governance

Vested Benefits UP is structured to ensure independent, transparent governance without conflicts of interest. It benefits from the combined experience of FCT and Trianon SA to offer pension solutions tailored to the specific needs of insureds.

### Efficient and secure management

Thanks to this collaboration, Vested Benefits UP offers efficient and secure management of vested benefits assets, supported by cutting-edge technology and proven processes. It also ensures transparent communication and high-quality service for insureds.

# Vested Benefits UP

## Fees

### **Our fees: transparent, simple and competitive**

We believe that transparency is essential to enable you to make informed decisions about your investments. Here is a clear overview of all the fees associated with the management of your vested benefits, depending on the investment strategy you choose.

### **Total fees between 0.34% and 0.50% (including fund TER)**

Transparency is one of our core values. That is why we always display all the fees associated with each investment strategy in a clear and comprehensive manner. All information is available whenever you need it, so you can invest with confidence.

Our total fees are between 0.34% and 0.50% per year, one of the most competitive levels on the market, so you can enjoy optimised net returns over the long term.

In addition, we can confirm that no margin is charged on currency exchange transactions, there are no issuance fees and, finally, no withholding taxes.

Below you will find a breakdown of our fees.

### **Foundation management fees of 0.30%**

These fees cover all services provided by the foundation:

- ✓ Selection and monitoring of investments
- ✓ Portfolio rebalancing
- ✓ Access to the online platform and reporting
- ✓ Assistance for insureds with all administrative procedures

### **External fees between 0.05% and 0.10% depending on the strategy**

These are the fees charged by banks and external managers, including in particular:

- ✓ Management of external assets
- ✓ Securities custody
- ✓ Transaction fees (the Foundation does not charge transaction fees)

### **Internal fund fees (TER between 0% and 0.15% depending on the strategy)**

Some financial instruments include internal fees (TER) that vary depending on the asset class:

- For index funds, the TER is often zero.
- For global strategies, the TER may be higher due to investments in real estate or alternative investments.

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## Important to know

Fees vary depending on the complexity and potential return of each strategy. For example, global strategies often include real estate, which generates higher returns over the long term, despite slightly higher costs.

*We recommend that you always consider net performance, not just isolated fees.*

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## Investments

### **Investments: performance, security, and transparency**

Thanks to the expertise of the FCT Group and assets under management of over CHF 7 billion, we select the best asset managers and negotiate highly favourable pricing terms on your behalf.

Our approach is based on clear, proven principles that serve your future:

- Open architecture: we independently select the best investment funds from external partners, acting exclusively in the interests of our insureds.
- Core-satellite approach: we combine low-cost index funds (core) with active investments in specific asset classes with high potential (satellite).
- Intelligent diversification: our strategies are highly diversified across asset classes, economic sectors and geographical regions. We also diversify asset managers to limit the risks associated with a single player.
- Asset security: all funds are deposited with leading Swiss banks. Assets are legally separated from the banks' balance sheets, protecting you in the event of bankruptcy.
- Return optimisation: we seek to maximise your net performance by reducing fees, optimising taxation, and applying rigorous management.
- Dynamic and efficient rebalancing: each portfolio has defined tolerance margins, allowing the portfolio to evolve with the market while avoiding unnecessary transaction costs. Before each adjustment, we carry out internal netting between clients with opposing orders, which significantly reduces costs.

### **A powerful and intuitive digital platform**

- ✓ Daily monitoring of your account value directly online
- ✓ Change your strategy at any time via your secure account
- ✓ Orders executed once a week, according to a transparent schedule

And best of all... no transaction fees for strategy changes.

# Vested Benefits UP

## Three investment categories to meet your objectives

1. Global Strategies  
7 investment profiles, from 0% to 75% equities, to build a portfolio tailored to your risk tolerance.
2. Sustainable Strategies  
6 sustainable profiles incorporating ESG criteria, from 15% to 75% equities, for responsible investing.
3. Index Strategies  
4 index profiles replicating the Pictet LPP indices, ranging from 25% to 80% equities, for simple, transparent, and efficient investing.

Solid performance over time: Our strategies consistently rank in the top quartile of the market over 3 and 5 years, across all categories.

- *Investing with Vested Benefits UP means choosing performance, security and control over costs—to optimise your retirement capital.*

## Sustainability

### A responsible commitment at the heart of every solution

Vested Benefits UP systematically incorporates sustainability criteria into all of its investment strategies. In line with the FCT Group's commitments, each solution is designed to combine financial performance with a positive long-term impact in terms of environmental, social and governance (ESG) factors.

In addition to the ESG criteria integrated into the entire investment architecture, the Vested Benefits UP foundation offers a dedicated range of investment profiles with the Sustainable label. These strategies provide a clear response to the expectations of insureds who want to give meaning to their savings while ensuring the growth of their capital.

### The characteristics of the Sustainable strategies are as follows:

- Six investment profiles, with equity exposure ranging from 15% to 75%, to suit each insured's risk tolerance.
- Rigorous selection of sustainable funds, including companies or investment vehicles positively assessed on ESG (environmental, social, and governance) criteria.
- Integration of responsible investments aimed at supporting the energy transition, social innovation, or ethical corporate governance.
- Global diversification, both sectoral and geographical, without compromising sustainability principles.
- Regular monitoring of impact and assessment of non-financial performance.



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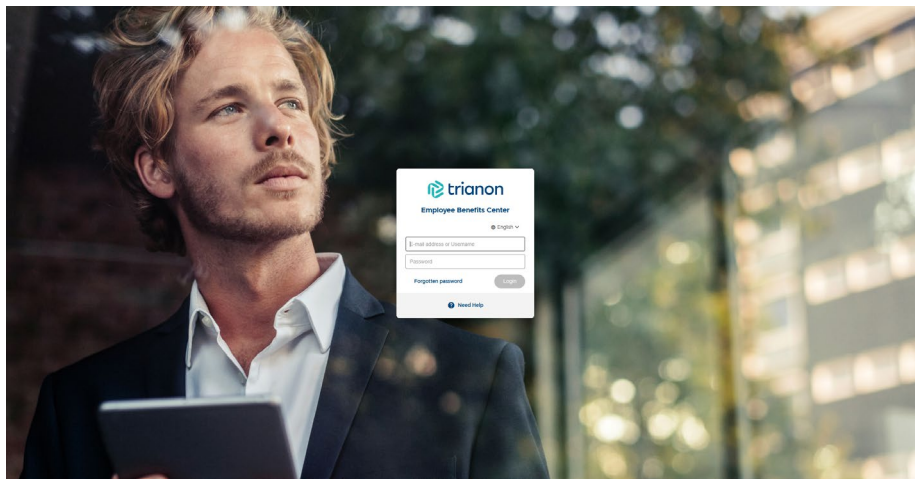
## Sustainable consistency across the entire platform

Even the other investment strategies (Global and Index) apply ESG criteria as part of the open architecture managed by the Vested Benefits UP foundation. This guarantees that, regardless of their strategy, the insured's capital is invested with care and responsibility.

## A vision aligned with the values of the FCT Group

Sustainable commitment is not limited to investment: it is an integral part of the FCT Group's culture. This global vision also applies to the Vested Benefits UP foundation, ensuring alignment between the technical solutions offered and the ethical values upheld by the governance.

## A secure portal



Insureds can access the Vested Benefits UP foundation directly via the secure [EBC portal](#). They can view their personal account at any time to make online transfers.

The "Transfer to Vested Benefits UP " button must be selected. Once the investment strategy has been selected and confirmed, a confirmation is sent.

# Vested Benefits UP

## Support

### Personalised support to help you make the right choices

Choosing an appropriate investment strategy is not always easy. That is why we provide our insureds with innovative tools and personalised support to guide them every step of the way.

### A clear investor profile thanks to our digital tool

Our online platform offers a wide range of features:

- Easily assess insured's risk tolerance
- Determine individual investment horizons
- Obtain personalised recommendations based on the insured's situation

Our interactive questionnaire helps define the investor profile that best suits each individual, enabling them to make informed decisions independently.


### Specialists at your service

Our experts are also available to answer any questions and help insureds:

- Understand the differences between our strategies
- Analyse the suitability of their current portfolio in relation to their objectives
- Make a change in strategy if necessary

Whether by phone, email, or via our online platform, we offer personalised, competent, and reliable support at all times.

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