

Investment themes for “SmartFlex pension plan” (3a/3b) “SmartFlex capital plan” (3b)

The investment themes allow you to choose an investment according to your personal preferences. The investment themes each include an investment fund with 100% shares, are broadly diversified and denominated in Swiss francs. Particularly in the case of a longer investment horizon, and taking into account your risk profile, a higher proportion of shares would be appropriate as temporary price fluctuations are less significant. The return on these funds is automatically reinvested. In this way, you benefit from the compound interest effect.



Dividend focus Switzerland	Global	Climate
Solid dividend shares with a focus on Switzerland	Worldwide, but still local	Informed investment
<p>This fund allows you to focus on stable income from companies in Switzerland (70%) and abroad (30%). The goal of this actively managed fund is to invest in shares from companies with consistent and attractive dividend distribution.</p>	<p>The equity fund invests worldwide in a wide range of leading companies, without losing focus on Switzerland. The proportion of Swiss shares is around 25%. With passive management, you benefit from low fund costs and market-consistent performance.</p>	<p>This is a global equity fund that aims to achieve an annual reduction in CO₂ intensity and make a contribution towards international climate targets. The fund seeks to invest more heavily in companies that cut their relative CO₂ footprint and/or contribute to the energy transition.</p>
PF - High Dividend Fund I	PF - Global Fund I	PF - Global Climate Equity Fund I
Expected Fund costs: 0,37% per year	Expected Fund costs: 0,22% per year	Expected Fund costs: 0,24% per year



Flexible risk and income management

With your personal premium split, you determine what proportion of your premium to invest in equity funds as return-oriented capital and what proportion to invest as fixed-interest safety capital. You can customize your premium split and decide at any time the extent to which your future premium payments should be exposed to market fluctuations.

Reinvestment of income

In all three investment themes, we use accumulation funds. This means that dividend distributions are reinvested automatically. In this way, you benefit from the compound interest effect.

Change of investment theme

You can change your investment theme at any time easily and free of charge.

Fund costs

The fund costs correspond to the “Ongoing costs taken each year”. More information can be found in the key information document.



This document is an **advertisement**.

This information and these statements are for information purposes only and do not constitute either an invitation to tender, a solicitation, an offer or a recommendation to subscribe to a service, to buy or sell transactions for any securities or other financial instruments, or to perform other transactions. This information does not take into consideration the specific or future investment goals, financial or tax situation or particular needs of any specific recipient, and is therefore not a suitable basis for investment decisions. We recommend that you consult your financial or tax advisor before every investment. The price, value and return of investments may fluctuate. Investment in financial instruments is subject to certain risks and does not guarantee the retention of the capital invested or an increase in value. All investment services and financial instruments provided by PostFinance Ltd are unavailable to US persons and other persons whose domicile or tax liability is outside of Switzerland and will therefore neither be offered nor sold/ provided to them.

PostFinance Fonds are issued in accordance with Swiss law. Prospectuses and key information document (PRIIP KID), the management regulations as well as annual and interim reports are available free of charge from the PostFinance Operations Center, any PostFinance branch or from UBS Fund Management (Switzerland) AG, P.O. Box, 4002 Basel, Switzerland. The key information document (PRIIP KID) can also be consulted and downloaded at www.fundinfo.com by entering the relevant ISIN. Before investing in a product, please read the latest prospectus carefully and thoroughly.

PostFinance Ltd
Mingerstrasse 20
3030 Bern
Switzerland