



## Funds saving plan

Build up assets with small sums

**PostFinance**

Build up assets systematically and over the long term with a funds saving plan – even with just small amounts. You can open a funds saving plan with ease online in e-finance, using a form or at a branch, depending on the investment solution.

### Your investment needs

With a funds saving plan, you invest automatically and regularly in financial markets, build up your assets systematically and benefit from the cost averaging effect. You can alter the amount and frequency (twice a month, monthly, every two months or quarterly) based on your requirements.

### The advantages for you

- You can invest even with small amounts.
- If you invest regularly, you'll benefit from the cost averaging effect.
- You can make automatic and recurring investments with the amount of your choice.
- Can be used with the following investment solutions: retirement savings account 3a, fund self-service, e-asset management and fund consulting basic.

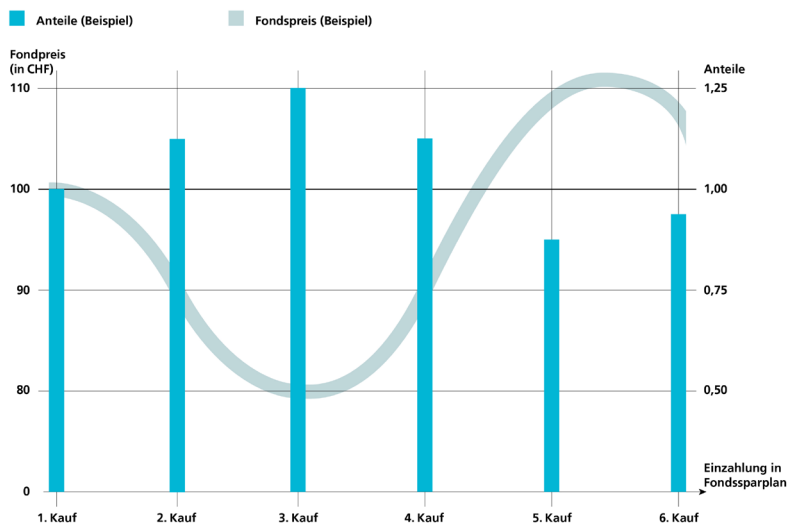
### Why do we recommend a funds saving plan?

A funds saving plan is a good option if you want to make regular, long-term investments in funds and reduce the risk of choosing a less favourable time of entry. Regardless of your financial means, you can grow your assets with a funds saving plan.

The image shows a fictitious simulation of how a funds saving plan with investments every six months could work compared with a one-off investment.

### Cultivate success systematically: funds saving plan

(Simulation)



	1st purchase	2nd purchase	3rd purchase	4th purchase	5th purchase	6th purchase	Total
<b>Investment in CHF</b>	100	100	100	100	100	100	600
<b>Fund price in CHF</b>	100	90	80	90	110	105	
<b>Units</b>	1	1.11	1.25	1.11	0.91	0.95	6.33

When the rate is low, more fund units are bought; when the rate is high, fewer fund units are bought. This means that an average price emerges over a longer period of time, and you can benefit from this in the long term – depending on developments on the financial markets.



## Investment options

Make your money go further with our investment products. You invest your regular savings amount in the investment solution of your choice and can benefit from higher potential returns compared to savings accounts, as these currently earn hardly any interest.

### E-asset management

You can increase the amount you invest at any time in e-asset management. You can choose between a one-off transfer and a standing transfer order. The "standing transfer order" function allows you to set up a saving plan very easily.

The investment intervals available to you are monthly, twice-monthly, every two months and quarterly. The "standing transfer order" function is suitable for any-one looking to build up assets in the long term. It means that, even with small amounts, you can start investing in e-asset management on a regular basis seeing as there are no amount limits you have to bear in mind. The only thing you do have to bear in mind is the fact that investment amounts up to 5,000 francs are generally only invested as part of the next rebalancing.

### Fund consulting basic

The basic funds saving plan can currently be set up via a customer consultation. This enables you to invest in the funds of your choice at half-monthly, monthly, two-monthly or quarterly intervals. From as little as 20 francs (or the equivalent value in a foreign currency), you can invest regularly in nine PostFinance Fonds and 40 funds from third-party providers.

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### Fund self-service

The funds saving plan can be set up directly in e-finance or using an order form. It enables you to regularly invest in the funds of your choice at half-monthly, monthly, two-monthly or quarterly intervals.

From as little as 20 francs (or the equivalent value in a foreign currency), you can invest regularly in nine PostFinance Fonds and 43 funds from third-party providers.

### Retirement savings 3a

The retirement funds saving plan can be set up during a consultation, on your own using an order form or directly in e-finance. It enables you to make regular inpayments to the selected funds at half-monthly, monthly, two-monthly or quarterly intervals. You can invest in a PostFinance Pension Fund from as little as 20 francs.

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### Do you have any questions?

Our advisors would be happy to assist you. You can also reach us by telephone on 0848 888 700 (max. CHF 0.08/min. in Switzerland) or via the Internet.

Detailed information on the funds saving plan can be found at [postfinance.ch/fundssavingplan](https://postfinance.ch/fundssavingplan).

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