

GEMINI 1E EXECUTIVE PENSION PROVISION TRANSPARENT AND FLEXIBLE

Our 1e pension plans are designed to offer your management staff an attractive supplementary pension plan and position your company as a progressive employer. Within the GEMINI 1e scheme, members can choose from six different investment strategies.

WHAT ARE 1E PENSION PLANS?

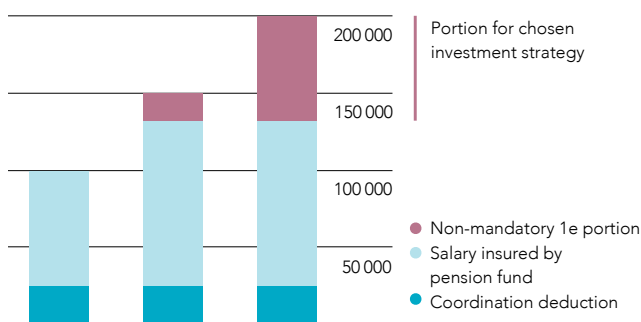
Members with an annual salary of CHF 132,300 or more may determine their own investment strategy for salary components above this threshold (non-mandatory segment). In practice, such investments are referred to as '1e pension plans' since they are based on Article 1e of the Ordinance on Occupational, Retirement, Survivors' and Disability Pension Plans (BVV 2).

OUR SOLUTION: GEMINI 1E

GEMINI 1e offers your executive plan employees greater flexibility when it comes to investing their savings capital. Executives have a choice between various investment strategies and participate fully in the performance. All transactions are processed via an online portal comparable to e-banking.

NON-MANDATORY PORTION

according to gross salary (in CHF)



REASONS TO CHOOSE GEMINI

- Excellent track record: GEMINI has been offering its clients basic and executive pension solutions since 1977. A separate foundation for the 1e solution was set up in 2018.
- Transparency: Thanks to simple processes and a straightforward cost model, GEMINI pension provision is transparent and cost-effective.
- 33,000 members have opted for GEMINI's occupational benefits and investment solutions.
- GEMINI is managing CHF 6.1 billion in client assets.
- More than 300 employee benefits units have placed their trust in the competence of GEMINI's employee benefits experts.

YOUR ADVANTAGES

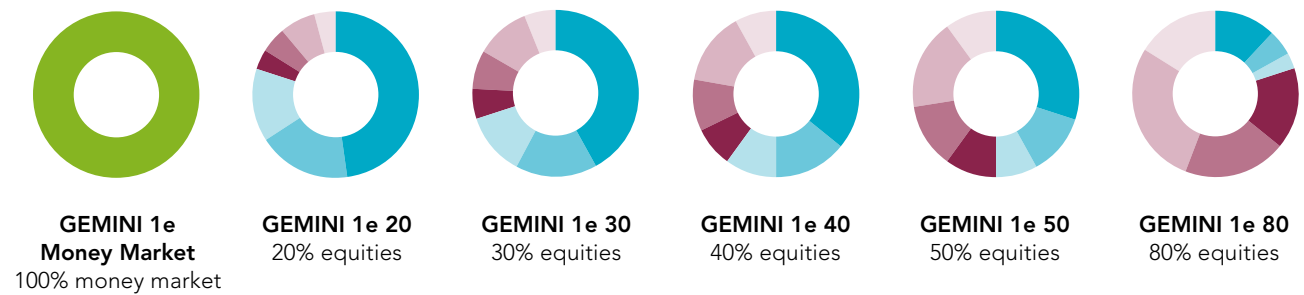
Advantages for companies

- Your executive employees receive an attractive supplementary pension plan, which positions your company as a progressive employer.
- Your company can reduce pension fund liabilities on the balance sheet.
- GEMINI takes full charge of the administration of your pension fund and implements the investment strategies according to your needs.

Advantages for members

- Free choice of investment strategy with the option of investing pension assets according to their individual situation.
- Full participation in the financial market performance with opportunities for higher long-term returns.
- Online portal offering tools to determine risk profile and investment strategy and access investment performance.

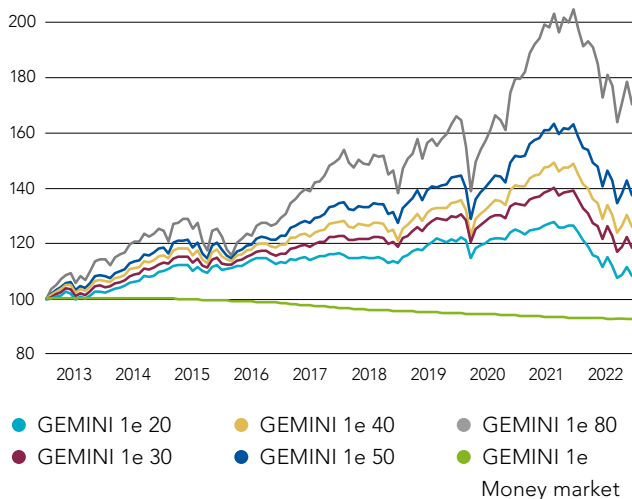
THE SIX INVESTMENT STRATEGIES OFFERED BY GEMINI 1E



Asset allocation in %	Money Market	20	30	40	50	80
● Money market	100	–	–	–	–	–
● Bonds CHF	–	48.0	42.0	36.0	30.0	12.0
● Foreign currency government bonds hedged	–	18.0	16.0	14.0	12.0	5.0
● Foreign currency corporate bonds hedged	–	14.0	12.0	10.0	8.0	3.0
● Swiss equities	–	4.0	6.0	8.0	10.0	16.0
● Foreign equities	–	5.0	7.5	10.0	12.5	20.0
● Foreign equities hedged	–	7.0	10.5	14.0	17.5	28.0
● Emerging markets equities	–	4.0	6.0	8.0	10.0	16.0

RETURNS GENERATED BY THE 1E INVESTMENT STRATEGIES

in %



Figures prior to 1 February 2017 were calculated by means of back-testing.
The GEMINI 1e 80 strategy has been active since June 2021.

INDIVIDUAL INVESTMENT STRATEGIES

GEMINI 1e offers members a choice of six different investment strategies which they can change on a monthly basis. Alternatively, pension funds may define up to 10 of their own investment strategies, including the asset manager.

Please do not hesitate to contact us if you have any questions or would like to make an appointment for a consultation:

+41 58 585 13 50
vertrieb.gemini1e@avadis.ch
www.gemini.ch/1e

Are you looking for a tailor-made pension fund solution?

GEMINI gives you the freedom to determine the main parameters of your occupational pension plan. Further information is available at www.gemini.ch