

A FLEXIBLE ALTERNATIVE TO AUTONOMOUS PENSION FUNDS

With GEMINI you benefit from all the pooling advantages of a collective foundation while determining your own pension fund parameters and receiving your own annual accounts. We offer you tailor-made pension provision – the best choice for companies wishing to help shape occupational pension provision without managing their own pension fund.

FACTS AND FIGURES (31 DEC. 2022)



288

affiliated employee benefits units



46

years of experience



5.9

billion CHF
in pension assets



33 016

beneficiaries



107.1%

average coverage ratio of all employee benefits units

YOUR ADVANTAGES

Flexibility

- Free choice of benefits and financing
- Four pools and your own individual investment strategy for assets above CHF 10 million
- Interest rate can be determined on an individual basis

Transparency

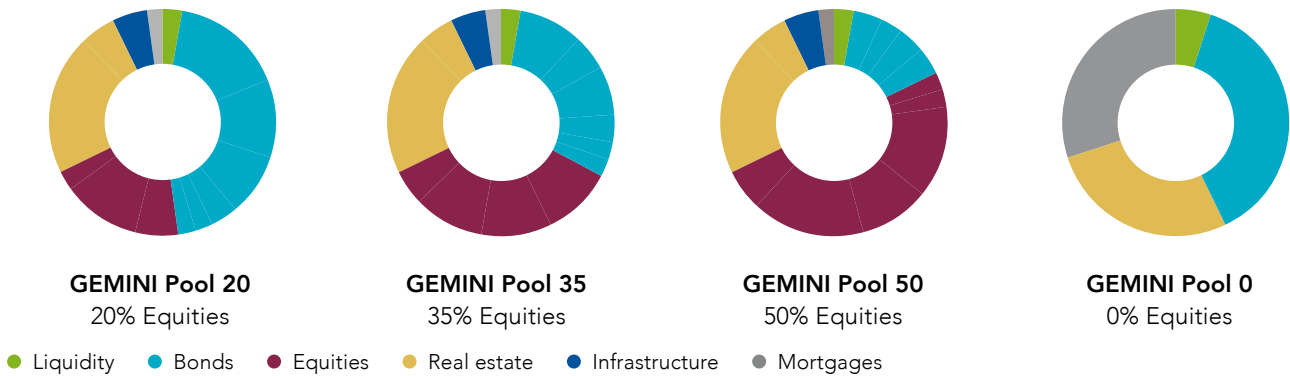
- Individual annual financial statements with own annual accounts
- Coverage ratio per employee benefits unit
- Monthly investment reports

Independence

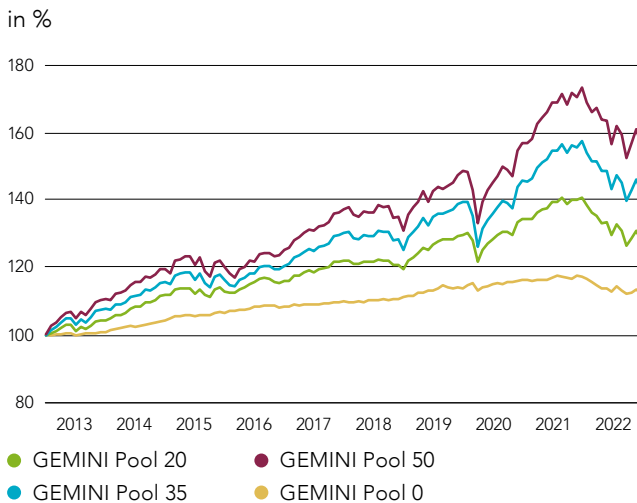
- Independent of banks and insurance companies
- Strict separation of powers between Foundation Board and management

GEMINI'S INVESTMENT STRATEGIES

You have a choice of four investment strategies (pools) and can also mix the pools. Thanks to our pooling of investments and the use of institutional funds, we can offer cost-effective asset management.

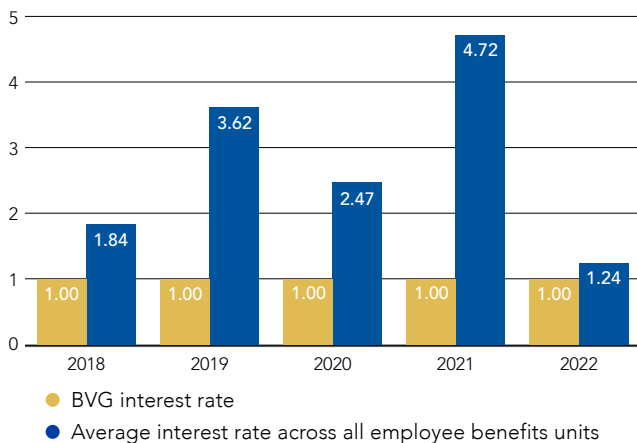


RETURNS GENERATED BY THE GEMINI POOLS



INTEREST ON PENSION PLAN CAPITAL

Each employee benefits unit sets its own interest rate. Average interest rate at the Foundation level (in %):



YOUR INDIVIDUAL INVESTMENT STRATEGY

Above an investment volume of CHF 10 million, you have the option of defining an individual investment strategy that is precisely tailored to the needs and risk capacity of your employee benefits unit. On request, you can engage your own asset manager to implement the strategy.

SUSTAINABLE INVESTMENTS

The GEMINI Collective Foundation is taking into account the internationally recognised environmental, social and governance criteria (ESG criteria) in their investment and decision-making processes, regularly reviewing and optimising its sustainability efforts. In this respect, the most important activities are:

- The SVVK-ASIR exclusion list has been implemented in equity investments and the corporate bond sector.
- The majority of asset managers have signed the UN PRI.
- Foreign equities are managed tracking sustainable indices.
- Membership of the Ethos Swiss and International Engagement Pools.

Have you heard of our executive pension plan?

With GEMINI 1e, you can offer your executives an attractive supplementary pension provision that comes with a choice of different investment strategies. Further information is available at www.gemini.ch/1e.