FONDSINVEST – THE FLEXIBLE FUND SAVINGS PLAN

- Full flexibility: Free choice of fund selection at any time. Deposits and withdrawals possible at any time.
- Access to a diversified and professionally managed securities solution with low savings contributions.
- Capital gains from Fondsinvest are tax-free for private investors resident in Switzerland.

FACTS & FIGURES

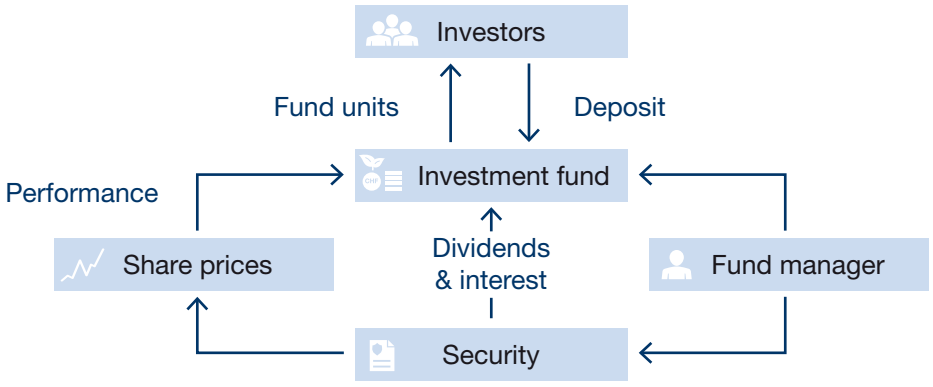
Reference currency:	CHF
Minimum investment:	CHF 100.00
Minimum withdrawal amount:	CHF 1'000.00
Selection option:	up to three funds (minimum share of 20% per security)
Investment horizon:	At least five years
Purchase/sale*:	1% / free of charge
Custodial fees*:	0.15%

* Free of charge for those under 25 years of age (Free 25)

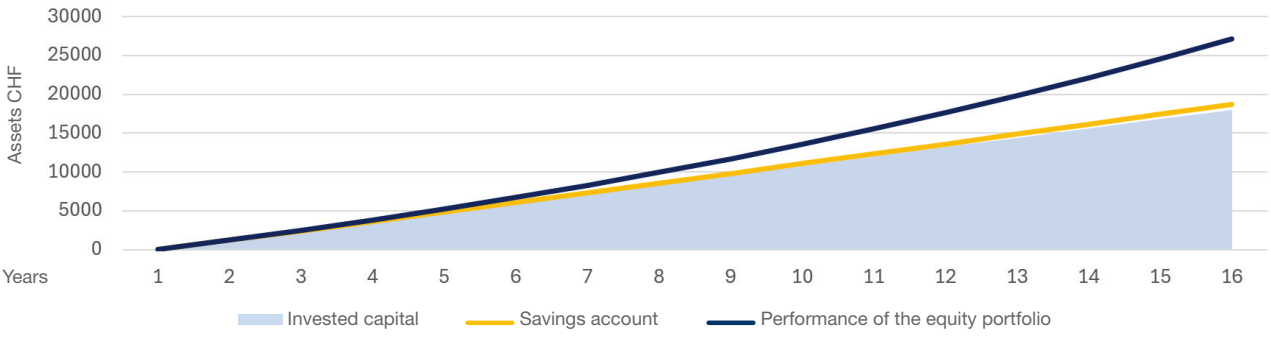


WHAT ARE INVESTMENT FUNDS?

Investment funds are collective assets, meaning they consist of assets made up of deposits from many different investors. The fund assets created in this way are invested by experts in various securities, such as equities, bonds or even money market investments. The performance of the securities included in the fund determines the value of the fund. As an investor, when you purchase fund units, you acquire a portion of the fund assets and thus benefit from their performance on the market. You can buy or sell units at any time. Investment funds are characterised by broadly diversified risk and are regarded as special funds from a legal perspective, which provides investors with increased protection.



COMPARISON OF FONDSINVEST WITH SAVINGS ACCOUNT



RANGE OF FUNDS / INVESTMENT UNIVERSE

With Fondsinvest, the following funds are available for selection:

		PERFORMANCE (per year)			
Equities ETF	**Currency**	**YTD**	**3 years**	**5 years**	**TER**
iShares Core SPI ETF (CH)	CHF	7.58%	10.81%	5.35%	0.10%
UBS ETF (CH) SMI	CHF	7.29%		6.48%	0.20%
UBS ETF (CH) SMIM	CHF	5.52%		0.86%	0.25%
UBS ETF EURO STOXX 50 UCITS ETF	EUR	10.75%		12.32%	0.06%
iShares MSCI North America UCITS ETF	USD	12.01%	22.22%	12.65%	0.40%
UBS ETF - MSCI Emerging Markets UCITS ETF	USD	23.51%		9.02%	0.15%
iShares Core MSCI World UCITS ETF	USD	11.75%	21.43%	11.95%	0.20%
Equities ETF ESG					
UBS ETF (CH) MSCI Switzerland IMI Socially Responsible	CHF	6.77%		3.96%	0.28%
UBS ETF MSCI World Socially Reponsible UCITS ETF	USD	13.55%		8.98%	0.22%