

Vested Benefits UP

FAQ

Frequently asked questions – Vested Benefits UP

What are vested benefits?

Vested benefits are the pension assets accumulated in a pension fund (2nd pillar) that the insured retains when they leave their job without immediately joining a new pension fund.

This capital consists of entry vested benefits transferred from previous pension funds, employee and employer contributions, any purchases made, and interest accrued over time. It remains allocated to retirement provision and can only be withdrawn at retirement age or in certain cases of early withdrawal provided by law.

When leaving a pension fund, if no new affiliation is immediate, the assets must be transferred to a vested benefits institution. This is precisely the mission of **Vested Benefits UP**: to receive, manage and grow these assets in complete security until the next affiliation or until retirement.

In what cases can the insured transfer their assets to the Vested Benefits UP foundation?

Vested Benefits UP is intended for anyone in a professional or personal transition:

- change of job without immediate new affiliation,
- parental leave, career break, expatriation,
- unemployment or dismissal,
- transition to self-employment,
- continuing education or retraining,
- divorce or contract termination close to retirement.

Thanks to a hybrid and digital solution, the insured can **manage their assets seamlessly, securely, and easily**.

Why choose “Vested Benefits UP”?

The Vested Benefits UP foundation combines the strengths of two Swiss leaders: Trianon SA and FCT. It offers:

- independent governance with no conflicts of interest,
- a competitive all-in fee (0.34% to 0.50%),
- a choice of 17 investment profiles,
- an intuitive digital platform,

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- personalised human-centered support,
 - and 100% Swiss management that is transparent and secure.
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What fees apply? Are there any hidden costs?

Vested Benefits UP applies a clear all-in fee of between 0.34% and 0.50% per year, including:

- foundation management fees (0.30%),
- external bank charges (0.05% to 0.10%),
- internal fund fees (TER up to 0.15%).

There are **no entry fees, exit fees, exchange margins or withholding taxes**.

The costs are clearly displayed when you choose your strategy.

What investment options are available?

The Foundation offers 17 investment profiles divided into three categories:

- **Global Strategies** (0% to 75% equities),
- **Sustainable Strategies** (15% to 75% equities, with ESG criteria),
- **Index Strategies** (25% to 80% equities, based on Pictet LPP indices).

The approach is based on an open architecture, combining index funds (core) and active investments (satellite).

Assets are held securely with leading Swiss banks.

Does the Vested Benefits UP foundation incorporate sustainability?

Yes. Sustainability is an integral part of the Foundation's investment approach.

In addition to the ESG criteria integrated into all strategies, the **Sustainable** range offers **six dedicated profiles** with sustainable labels, selected from responsible asset managers.

These options allow the insured to balance returns and impact.

How can the insured change their strategy?

Insureds can change their strategy **at any time** via their **secure online account**.

Orders are executed **weekly**, according to a transparent schedule, at **no extra cost**.

The dynamic rebalancing system and netting between insureds optimise costs and smoothly adjusts the portfolio.

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Are insured supported in their decisions?

Yes. In addition to the digital interface, the Foundation offers interactive profiling (questionnaire) to define the investment profile and investment horizon.

Specialised advisors are available to assist the insured in choosing a strategy, analysing their portfolio, or with any administrative procedures.

What happens to the vested benefits upon retirement or in the event of death?

Upon retirement, the vested benefits can be withdrawn in form of a lump sum starting up to five years before reaching the statutory retirement age or maintained for up to five years thereafter. In the event of death, the vested benefits are paid **in the form of a lump sum to the legal beneficiaries** (spouse, registered partner, children).