

# Pension Agreement - Application to open tied pension accounts, respectively, pension deposit accounts (pillar 3a) in accordance with Art. 82 OPO/BVG at Pension Foundation 3a Digital with asset management by True Wealth AG

## Beneficiary<sup>1</sup>

Contract	XYZ.FSSDFG
Salutation	Mr
Name	Muster Heinz
Address	Musterstrasse 31
Postcode/City	8000 Zürich
Date of birth	12.01.1995
Country of residence	Switzerland
Beneficial owner	Muster Heinz
Asset manager	True Wealth AG

## Provisions

If pension assets are invested in securities on the instructions of the beneficiary, this shall be done in compliance with the statutory provisions of the Federal Act on Occupational Retirement, Survivors' and Disability Pension Schemes (OPA/BVG), the Ordinance on Occupational Retirement, Survivors' and Disability Pension Schemes (OPO/BVV 2), the Ordinance on Tax Relief of Contributions to Recognised Pension Schemes (OPO/BVV 3) and the applicable investment guidelines.

Securities may be subject to significant positive or negative price fluctuations. The risk of price losses is borne by the beneficiary. An increased share of equities increases the risk for the beneficiary. The investment risk assumed by the beneficiary must not exceed his risk capacity.

Based on the applicable statutory provisions, the pension assets may only be withdrawn upon the occurrence of the following events:

- Attainment of OASI/AHV age (5 years in advance possible)
- Home ownership promotion
- Purchase into the pension fund
- Taking up self-employment
- Definitive departure from Switzerland
- Disability and death

Please open a pillar 3a pension relationship (incl. corresponding pension accounts) for me in accordance with the **Organisational, Pension and Investment Regulations (including Annex)** of the Pension Foundation 3a Digital with asset management by True Wealth AG. The pension assets are to be managed by True Wealth AG, with which the Foundation has concluded an asset management agreement.

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<sup>1</sup> For reasons of legibility and readability, the masculine form is used. It refers to persons of any gender.

For the purpose of staggered lump-sum withdrawals, five pension accounts (incl. corresponding tied pension savings accounts and tied pension securities accounts) are opened. In addition, 3a pension savings transferred from another pension fund will be credited to a further pension savings account to be opened by the Foundation in each case, provided that payments have already been made into the aforementioned pension savings accounts. A separate contract number is maintained for each pension account.

With regard to risks associated with financial instruments, reference is made to the brochure of the Swiss Bankers Association (Risks Involved in Trading Financial Instruments). The Foundation classifies as a qualified investor under the Swiss Federal Act on Collective Investment Schemes (Collective Investment Schemes Act, CISA).

I hereby confirm that these documents were sent to me in advance in a form that enabled me to take note of them and that I have acknowledged and understood them. The aforementioned regulations are an integral part of this Pension Agreement.

The Foundation is only liable for direct/directly caused damage.

I acknowledge that the Foundation's asset manager responsible for me (True Wealth AG, Zurich) has outsourced data hosting to a third party (domestic/foreign company with data storage in Switzerland). I am aware of the terms of use and the data protection declaration of the Foundation's asset manager.

This Pension Agreement was electronically requested by the pension beneficiary on the following date:

Name:           Muster Heinz  
Date:            DATE

[Electronic signature]