

INVESTMENT FUND SAVINGS PLANS

as of 20 March 2025

marketing communication

**General Management**

Via Giacomo Luvini 2a, CH-6900 Lugano
Tel. +41 58 855 30 00, Fax +41 58 855 30 15

Head Office

Via Maggio 1, CH-6900 Lugano
Tel. +41 58 855 31 00, Fax +41 58 855 31 15

Direct Banking

Tel. +41 58 855 00 60

Call Center / Free Call

00800 800 767 76

SWIFT: POSOCH22

Clearing: 8252

www.bps-suisse.ch

**Your Bank,
your values**

Description

Investment fund savings plan The savings solution for all age groups

Want to manage your savings in a forward-looking and personalised way at every stage of your life?

With BPS (SUISSE)'s investment fund savings plan, you can plan and build up your savings capital in a systematic, gradual and flexible way over time.

The investment fund savings plan is a savings solution built around the idea of investing small amounts of money in one or more investment funds from the Popso (Suisse) Investment Fund SICAV range.

Depending on your personal resources and needs, you are free to define how much of your savings you would like to invest on a regular basis.

Choose the savings solution most suited to you from the three types of investment fund savings plan available.

Characteristics and benefits

Diversified investments distributed over time at low costs

Purchase at the average market price

Being able to distribute your investments over time is one of the characteristics of the investment fund savings plan. By purchasing fund units under all market conditions, you can mitigate financial market fluctuations by applying the average price principle. This allows you to take full advantage of favourable market conditions – characterised by lower prices – by purchasing more fund units. By contrast, when conditions are less favourable, you can purchase fewer units.

Risk diversification

As a fund unit holder, you reduce the security risk thanks to the diversified allocation of capital to funds.

Benefit from reduced commission and fees

Administrative fees of 1%, including custody fees (max. CHF 60.-- p.a. + VAT)
Buying commission of 0.50%
(no minimum, maximum of CHF 30.--)

Benefits at a glance

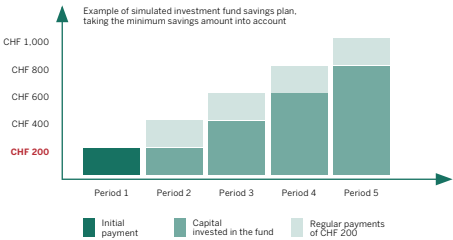
- Access to investment funds, starting from small amounts
- Low-cost savings solutions
- Flexible participation in financial markets with a reduced portfolio risk, benefiting from reduced commission
- Long-term return opportunities
- Option to change the investment amount, frequency and profile at any time (once a year)
- Additional deposits and/or temporary suspensions always possible
- Diversification of savings

Range of plans



Investment fund savings plan *Young*

Why not give someone the gift of an investment fund savings plan instead of a traditional piggy bank or savings account?



A gift idea that allows you to invest in tomorrow. Whether you're a parent, grandparent or godparent, you can provide your loved ones – young people under 18 years of age – with a financial plan that will give them the opportunity to fulfil their dreams or lay the foundations for a more carefree future.

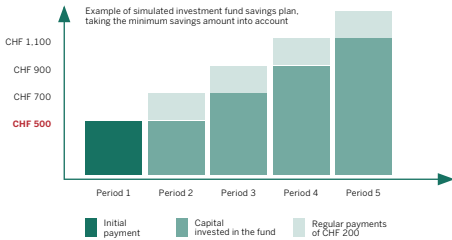
When you open a **Young** investment fund savings plan, you will receive a certificate as proof of your gesture, which you can give to your loved one. You will still maintain control over the assets until the beneficiary turns 18, when they will come into possession of the capital accumulated in their name over the years.

Initial investment	from CHF / EUR / USD 200
Frequency	monthly / quarterly
Minimum investment per period	from CHF / EUR / USD 200
Term	unlimited (penalty of CHF 100.-- if terminated within one year of signing the contract)
Account maintenance, tax and year-end statement	free of charge
Subsidised-interest Youth Deposit Account	opening of an account in the name of a beneficiary under the age of 18
Temporary suspension	maximum 4 months p.a. (if longer: termination of the contract + penalty of CHF 100.--)
Sale of funds for withdrawal	unlimited (penalty of CHF 100.-- if made within one year of signing the contract)

Range of plans

Investment fund savings plan *Classic*

Designed for those who are in the planning stage of their lives and have capital that they'd like to invest on a regular basis.



Gradual accumulation in mutual funds helps you to build up a savings plan that is compatible with your objectives, limiting the effects of fluctuations on the financial markets.

A targeted **Classic** investment fund savings plan will be put together according to your personal needs and savings propensity.

You will pay the agreed amount on the due dates and our managers will purchase the fund units. All of this in full compliance with your security and cash flow needs.

Initial investment	from CHF / EUR / USD 500
Frequency	monthly / quarterly
Minimum investment per period	from CHF / EUR / USD 200
Term	unlimited (penalty of CHF 100.-- if terminated within one year of signing the contract)
Account maintenance, tax and year-end statement	free of charge
Temporary suspension	maximum 4 months p.a. (if longer: termination of the contract + penalty of CHF 100.--)
Sale of funds for withdrawal	unlimited (penalty of CHF 100.-- if made within one year of signing the contract)

Savings solutions for all age groups



Range of plans

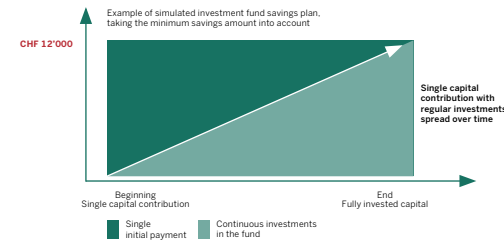
Investment fund savings plan *Plus*

Designed to help you face the future with confidence and reap the benefits of your own savings, unrestricted pension plan (pillar 3b) or purchases of pension capital (pension fund, restricted pension plan pillar 3a), with a single initial payment.

Unlike the traditional investment fund savings plan, the capital will be deposited in one go and then invested gradually in the financial markets by our managers.

The cash in the dedicated investment account will benefit from the Life Benefit PREMIUM (the interest rate can be adjusted over time, available to consult at www.bps-suisse.ch) until the contract expires.

This regular and progressive form of investment – which brings together units in Popso (Suisse) Investment Fund SICAV and deposited and remunerated cash – guarantees an extra return resulting from the preferential interest rate.



Initial deposit	from CHF / EUR 12,000
Frequency	monthly
Minimum investment per period	from CHF / EUR 500
Term	unlimited, minimum 2 years
Account maintenance, tax statement and year-end	free of charge
Early dissolution of the contract subject to penalty	amount of residual cash multiplied by the Life Benefit Premium rate (penalty of CHF 100.-- if made within one year of signing the contract)

Investment profiles

Selection of funds

BPS (SUISSE) offers a selection of funds from the Popso (Suisse) Investment Fund SICAV range.

Choose the profile that best reflects your desired degree of risk and investment horizon from the five types of investment profile presented here.

To find out more about Popso (Suisse) Investment Fund SICAV, please visit the dedicated website: www.popsofunds.com



POPSO(SUISSE)
INVESTMENT FUND SICAV

Values that grow over time since
more than 25 years

Risks

The value and income of investments held may fluctuate according to market and exchange rate conditions; the investment may lead to losses or decreases in capital.

Overview of investment profiles

	INVESTMENT FUND SAVINGS PLANS									
PROFILE/ INVESTMENT FUND	YOUNG			CLASSIC			PLUS			RISK PROFILE
	CHF	EUR	USD	CHF	EUR	USD	CHF	EUR	USD	
BONDS										
100% Global Short Term	•	•	•	•	•	•	•	•		●●●●●
100% Global Bond	•	•	•	•	•	•	•	•		●●●●●
100% Global High Yield*	•	•	•	•	•	•	•	•		●●●●●
CONSERVATIVE										
100% Swiss Conservative	•			•			•			●●●●●
100% Global Conservative	•	•		•	•		•	•		●●●●●
BALANCED										
100% Swiss Balanced	•			•			•			●●●●●
100% Global Balanced	•	•	•	•	•	•	•	•		●●●●●
100% Global Convertible Bond*	•	•		•	•		•	•		●●●●●
GROWTH										
50% Swiss Balanced 50% Swiss Equity*	•			•			•			●●●●●
50% Global Balanced 50% Swiss Equity*	•			•			•			●●●●●
50% Global Convertible Bond* 50% Swiss Equity*	•			•			•			●●●●●
50% Global Balanced 50% European Equity Dividend*		•			•			•		●●●●●
50% Global Balanced 50% Asian Equity		•			•			•		●●●●●
50% Global Convertible Bond* 50% European Equity Dividend*		•			•			•		●●●●●
50% Global Convertible Bond* 50% Asian Equity		•			•			•		●●●●●
50% Global Balanced 50% US Value Equity			•			•				●●●●●
EQUITIES										
100% US Value Equity			•			•				●●●●●
100% Swiss Equity*	•			•			•			●●●●●
100% European Equity Dividend*		•			•			•		●●●●●
100% Asian Equity		•			•			•		●●●●●

* Sub-fund promoting environmental and/or social (ESG) characteristics pursuant to Art. 8 SFDR EU.

Risk profile

low ●●●●● low to medium ●●●●● medium ●●●●● medium to high ●●●●● high ●●●●●

Build up your savings



Method

How it works

The investment fund savings plan is a simple product that can be adjusted in line with your needs.

When you sign up to the plan, you will open a dedicated investment account where, at regular intervals, you will pay in the amounts available at the desired times. BPS (SUISSE) does the rest.

1. You define the investment amount, frequency and profile based on your risk appetite. Depending on the type of investment fund savings plan you choose, you will be asked to make an initial minimum investment.
2. Set payment to be recurring so you don't have to worry about meeting deadlines.
3. BPS (SUISSE) managers will take care of purchasing fund units on your behalf on the due dates.

Want to terminate your investment fund savings plan, make changes to it or add some extra savings to your regular investment amount? No problem. You are free to add capital, suspend payments and/or change the strategy at any time.

Terms and conditions in force as of 20 March 2025.

The Bank reserves the right to change these terms and conditions at any time.

This publication is intended for information purposes only and does not constitute an offer and is in no way a substitute for the qualified advice required prior to any purchase decision, especially in relation to the risks associated with it. Therefore, it is the duty of the individual investor to consult his/her financial advisor. The financial products described here are not intended for persons subject to a jurisdiction that limits or prohibits their distribution from Switzerland.