

INVESTMENT FUND SAVINGS PLANS

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marketing communication



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Your Bank,
your values

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.

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.-- per plan)

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

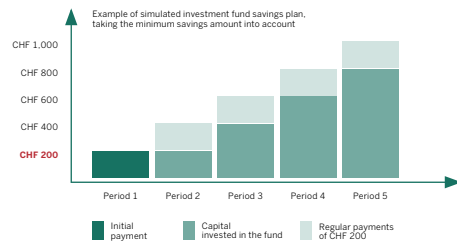


Investment fund savings plan *Young*

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

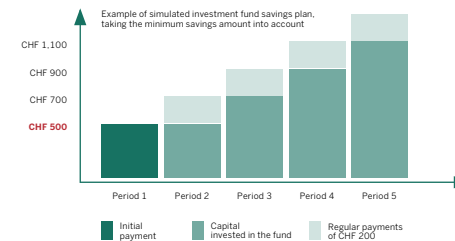
Investment fund savings plan *Classic*

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)



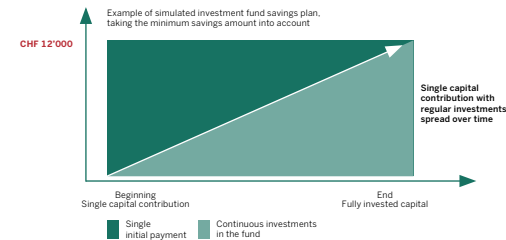
Investment fund savings plan *Plus*

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.

As sustainability becomes an increasingly integral part of financial strategies, why not incorporate ESG (Environmental, Social, Governance) funds into your investment fund savings plan?

Our advisors would be delighted to help you make sustainable choices of your own.

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

www.popsosfunds.com



Overview of investment profiles

PROFILE	INVESTMENT FUND	CURRENCY	INVESTMENT FUND SAVINGS PLANS			RISK PROFILE
			YOUNG	CLASSIC	PLUS	
Bonds	Swiss Franc Bond	CHF	•	•	•	●●○○○○
	Short Maturity Euro Bond	EUR	•	•	•	●○○○○○
	Global Corporate Bond	CHF / EUR	•	•	•	●●○○○○
	Fixed Income Opportunities	CHF / EUR	•	•	•	●●●○○○
	Short Term US Dollar Bond	USD	•	•		●●○○○○
Conservative	Swiss Conservative	CHF	•	•	•	●●●○○○
	Global Conservative	CHF / EUR	•	•	•	●●●○○○
Balanced	Global Balanced	CHF / EUR	•	•	•	●●●○○○
	Global Convertible Bond	CHF / EUR	•	•	•	●●●○○○
Growth*	Swiss Equity	CHF	•	•	•	●●●●●●
	European Equity Dividend	EUR	•	•	•	●●●●●●
	Asian Equity	EUR	•	•	•	●●●●●●
Equities	Swiss Equity	CHF	•	•	•	●●●●●●
	European Equity Dividend	EUR	•	•	•	●●●●●●
	Asian Equity	EUR	•	•	•	●●●●●●
	US Value Equity	USD	•	•		●●●●●●

*The Growth profile is 50% combined with a Balanced fund of the same currency.

Risk profile

Low ●○○○○○ Low to medium ●●○○○○ Medium ●●●○○○ Medium to high ●●●●○○ High ●●●●●●

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.

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 1 March 2021.

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

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