

Product and portrait

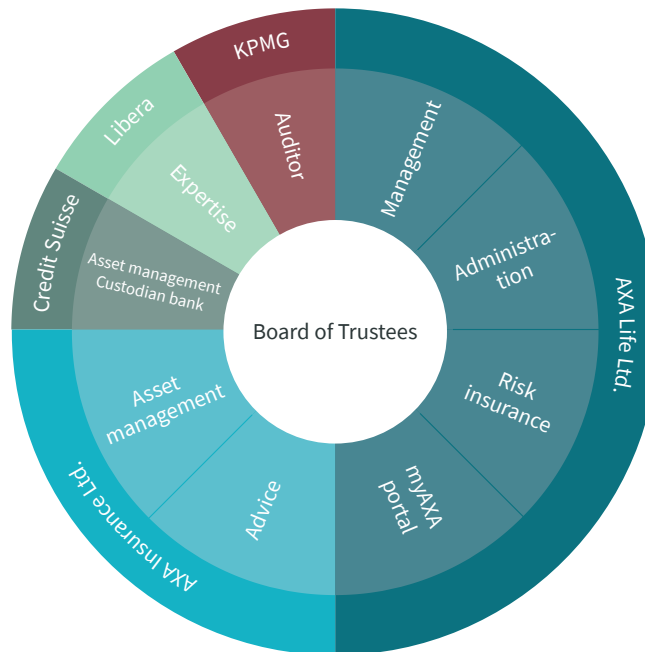
Group Invest is the tried-and-tested pension solution for medium-sized companies. It also provides security against large market fluctuations and an attractive average interest rate.

Foundation's key figures as at December 31, 2018

Coverage ratio	100.0%
Retirement assets (millions)	2,236
Affiliated customers	5,698
Active insured persons	24,809

Organization

Columna
Collective Foundation
Group Invest



Interest model

The Board of Trustees has decided, in a declaration of intent, to manage the retirement assets of the insured according to a pre-defined mechanism.

Forecast coverage ratio as at 31.12.XX	Basic & additional interest (mandatory)	Basic & additional interest (extra-mandatory)
> 112.5%	BVG minimum interest rate +1.00%	BVG minimum interest rate +1.75%
> 110.0%	BVG minimum interest rate +0.50%	BVG minimum interest rate +1.25%
> 107.5%	BVG minimum interest rate +0.25%	BVG minimum interest rate +1.00%
> 105.0%	BVG minimum interest rate	BVG minimum interest rate +0.75%
≥ 100.0%	BVG minimum interest rate	BVG minimum interest rate
≤ 100.0%	BVG minimum interest rate	0% – BVG minimum interest rate

Name of the Foundation

Columna Collective Foundation Group Invest, Winterthur

Founded by

CREDIT SUISSE AG / March 15, 1984

Objective

Semi-autonomous solution with pooled investment

The Foundation was established in order to provide occupational retirement, survivors' and disability benefits. It protects the employees and employers of affiliated companies against the economic consequences of loss of earnings that may result from old age, disability or death. It provides benefits in accordance with the provisions on mandatory occupational benefits insurance and also offers occupational benefits plans that exceed the statutory minimum requirement or include only extra-mandatory benefits.

Investments

Management of investments

- The Board of Trustees defines the investment strategy; the collective foundation with its affiliated pension funds bears the investment risk.
- The assets are invested by Credit Suisse and AXA Asset Management.

Trustees

Employee representatives

- Giuseppe Costa (President)
HRM Systems AG, Winterthur
- Angela Hagemann
Eaton Automation GmbH, St. Gallen
- Vanessa Mathys
Mathys & Scheitlin AG, Schlieren

Employer representatives

- Hans Rudolf Haefeli
Reoplan Treuhand AG, Bern
- Andreas Schläpfer
Emil Egger AG, St. Gallen
- Thomas Valda
Valda & Partner Baumanagement GmbH,
Winterthur

Product overview

Pension solution	Semi-autonomous solution with joint investment strategy
Target group	Small and medium-sized enterprises
Occupational benefits plans	Flexible structure of pension solution
Security	Reinsurance coverage for death and disability risks
Full transparency	Separation of investment and risk processes
Administration	Direct online access to information and changes

