



Product and portrait

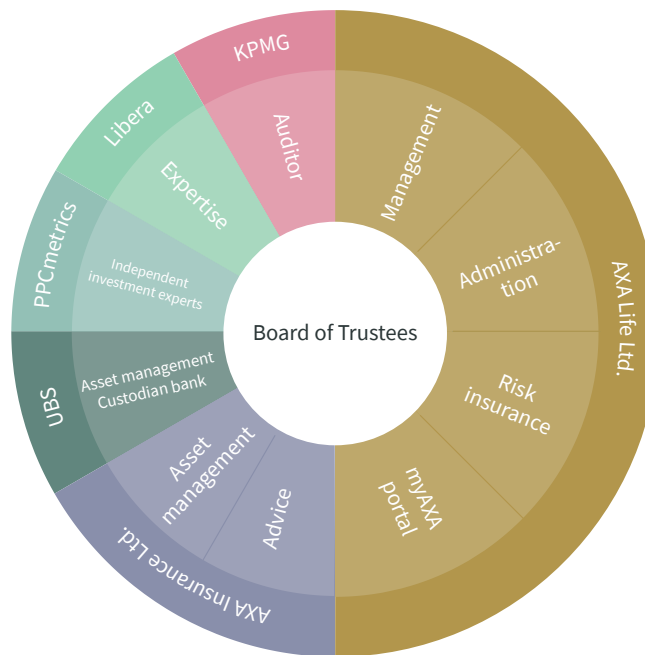
Group Invest is the tried-and-tested pension solution for medium-sized companies. It also provides security against large market fluctuations and an attractive average interest rate.

Foundation's key figures as at December 31, 2024

| | |
|------------------------------|---------|
| Coverage ratio | 105.2 % |
| Retirement assets (millions) | 4,883 |
| Affiliated customers | 12,991 |
| Active insured persons | 49,309 |
| Technical interest rate | 2.00 % |

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.

| Level | Forecast coverage ratio as at December 31 (BoT decision of mid-December) | Basic and supplementary interest (mandatory) | Basic and supplementary interest (extra-mandatory) |
|-------|--|--|--|
| 5 | > 114.0 % | Sub-strategy performance Mandatory as at November 30 less 1.5 % | Extra-mandatory sub-strategy performance as at November 30 less 0.75 % |
| 4 | > 110.5 % | Sub-strategy performance Mandatory as at November 30 less 2.25 % | Extra-mandatory sub-strategy performance as at November 30 less 1.5 % |
| 3 | > 107.0 % | BVG minimum interest rate +0.25 % | BVG minimum interest rate +1.00 % |
| 2 | > 104.0 % | BVG minimum interest rate | BVG minimum interest rate +0.50 % |
| 1 | ≥ 100.0 % | BVG minimum interest rate | BVG minimum interest rate |
| 0 | < 100.0 % | BVG minimum interest rate | 0 % – BVG minimum interest rate |

Excerpt of the interest model; for further information, please refer to the guideline on the interest model.

Name of the Foundation

Columna Collective Foundation Group Invest, Winterthur

Founded by

UBS Switzerland 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 UBS and AXA Asset Management.

Differentiated investment strategies for an optimized interest model

- Different substrategies for mandatory and extra-mandatory retirement assets make it possible to pay a better rate of interest, especially on extra-mandatory retirement assets, thus ensuring higher benefits on retirement.

Overall strategy

Mandatory benefits substrategy

Extra-mandatory benefits substrategy

Trustees

Employee representatives

- Mischa Weise (Chair)
vestr AG, Zug
- Bruno Feusi
Häny AG, Jona
- Werner Meier
Riedhammer GmbH, Nürnberg

Employer representatives

- Ursula Albin
hr2go GmbH, Zug
- Thomas Helbling
Helbling Strategic Management GmbH, Berna
- Thomas Valda
Puls 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 |

