

## Guidance for new members

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### Welcome!

Through your employer, you are now insured with Liberty 1e Flex Invest Foundation. We extend you a warm welcome and assure you that we shall do our utmost to offer you the best possible service.

This document contains guidance on the following points:

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### Transfer of your vested termination benefits

Liberty 1e Flex Invest Foundation has the exclusive purpose of providing extra-mandatory benefits in the context of 1e occupational benefit schemes. As a result, we may only accept and manage extra-mandatory pension assets deriving from the portion of your salary that exceeds CHF 132,300 (maximum limit for 2023) and is not covered by the BVG Guarantee Fund.

When you arrange the transfer of your vested termination benefits or termination payment, please make sure that only the extra-mandatory portion is transferred to Liberty 1e Flex Invest Foundation.

If the pension assets transferred to us contain a mandatory (BVG) portion, Liberty will calculate the share that can be credited to your 1e pension assets and will credit it to your retirement savings or pension account. The remaining amount will be transferred to your main occupational benefits institution or to a vested benefits institution in accordance with your instructions. Please note that vested benefits held with Liberty 1e FlexInvest Foundation are not interest-bearing.

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### Opening a securities deposit

To complete your account application, please fill in and return the risk profile form and let us know which investment strategy you choose so that we may invest your pension assets as soon as possible in accordance with your instructions.

The opening of your securities deposit is done online. Your personal link will be sent to your business email address.

If you do not finalise your account opening within 3 months, your entire pension assets will be placed without further notice in the low-risk investment strategy in accordance with Article 19a FZG/LFLP and Article 53a BVV2/OPP2.

Your employer is at your disposal for any further information.

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### Designation of partner, change in order of beneficiaries

#### Partner's pension

If a partner's pension is insured under the benefits plan, it will only be granted in the event of death if you have designated the partnership to the Foundation during your lifetime. The conditions for entitlement to a partner's pension are specified in the Pension Regulations (Article 20).

#### Lump-sum death benefit

The beneficiaries of a possible lump-sum death benefit are in accordance with the Pension Regulations. By written notification to the Foundation, you may change the distribution and/or order of beneficiaries.

You can download the forms for the designation of a partnership and the change in order of beneficiaries at [www.liberty.ch/en/1e-flex-invest-foundation](http://www.liberty.ch/en/1e-flex-invest-foundation).

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