



Information sheet for TEDC Plan investment strategy

The TEDC Plan offers four investment strategies to allow your savings capital to be invested in accordance with your individual requirements.

TEDC Plan investment strategies

- **CHF Money Market** (100% money market)
- **Defensive** (80% bonds / 20% equities)
- **Basic** (60% bonds / 40% equities)
- **Growth** (40% bonds / 60% equities)

Members can invest their TEDC savings capital in one of these strategies or they can divide the capital between several strategies if they wish. There is no automatic rebalancing.

Once the decision has been made, it remains in place until revoked.

If members do not actively make a decision, the ABB Supplementary Insurance will invest all the personal assets (savings capital, contributions, deposits) in the Money Market strategy.

The performance of the savings capital is based on the contributions and on the returns produced by the selected investment strategy(ies). There is no entitlement to an interest or nominal value guarantee. If the financial markets perform badly, the savings capital/vested benefits may lose value.

Members receive a quarterly account statement for each strategy.

Strategies can be changed and voluntary one-time deposits can be made once a month (within the restrictions of Swiss pension law).

Any changes must be received by the ABB Supplementary Insurance in writing on the official form no later than five bank working days before the end of the month so that the instruction can be carried out in the following month.

The foundation uses the forward pricing method to divide the savings capital between different strategies. This means that the foundation divides the savings capital in accordance with the percentage allocations on an indicative basis with reference to the latest performance.

Note: The values of the strategies may slightly change between the allocation towards the end of the month and the actual investment made on the first day of the following month.

If notification is not received in time, deposits will be kept by the foundation without payment of interest until the next investment date. If changes in strategy are notified too late to be carried out in the next month, they will only be executed in the subsequent month.

Contact:

ABB Ergänzungsversicherung/TEDC Plan, c/o Avadis Vorsorge AG, René Siegrist, Bruggerstrasse 61a, Postfach, 5401 Baden, Tel. 058 585 36 66, Fax 058 585 29 00, rene.siegrist@avadis.ch