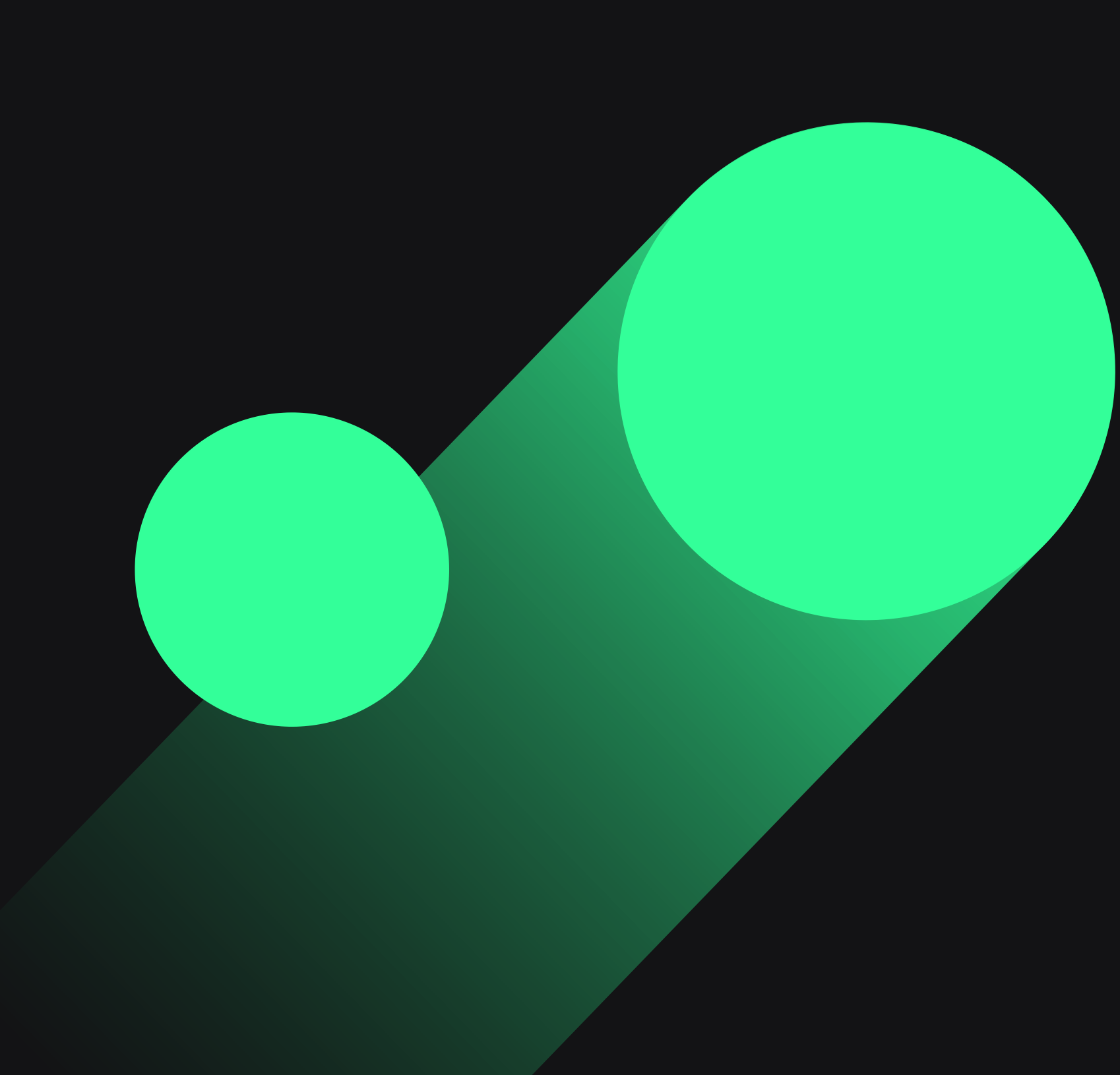




everon

Vested benefits

FACT SHEET



What you can find in this document

- What a vested benefits account is and when you need it.
- How we can help you with your vested benefits account.
- Features and fees.
- How you can get started.



What are vested benefits?

When you are employed, you automatically pay a percentage of your salary every month into a pension fund – and your employer does the same.

Whenever you are not employed, your pension money is held in a special account, called vested benefits account.

You can transfer your pension money from the vested benefits account to a new pension fund when you are employed again.

A vested benefits account becomes relevant to you also in the following situations:

- Divorce
- Emigration to another country
- Self-employment
- As a cross-border commuter, the termination of employment in Switzerland
- Invalidity
- Death

How we can help you with your vested benefits

- We help you find the right degree of risk for your investment portfolio.
- We help you understand how your vested benefits account fits into your retirement plan.
- We discuss your general questions about retirement planning.
- We are always there to answer all your questions in person.
- We define and implement your personalized investment strategy with you.
- We are completely independent and therefore we advise you in your best interest.
- We give you a detailed overview of all your funds and in which companies you are invested.

Features and Fees

Already starting from 10'000 CHF.

Keep your retirement funds invested to lower your pension gap.

Direct investments as much as possible.

Smaller portfolios are invested directly as the value increases.

Monthly rebalancing of the portfolio.

Personal advice on demand.

Construction of investment portfolios according to personal preferences.

1.00% all-in-fee. (0.6% management fee + 0.4% custody and foundation fee)

How you can get started

1



Scan the QR code to download the Everon app.

2



Sign-up for free.

3



Let us guide you in your investment decisions.

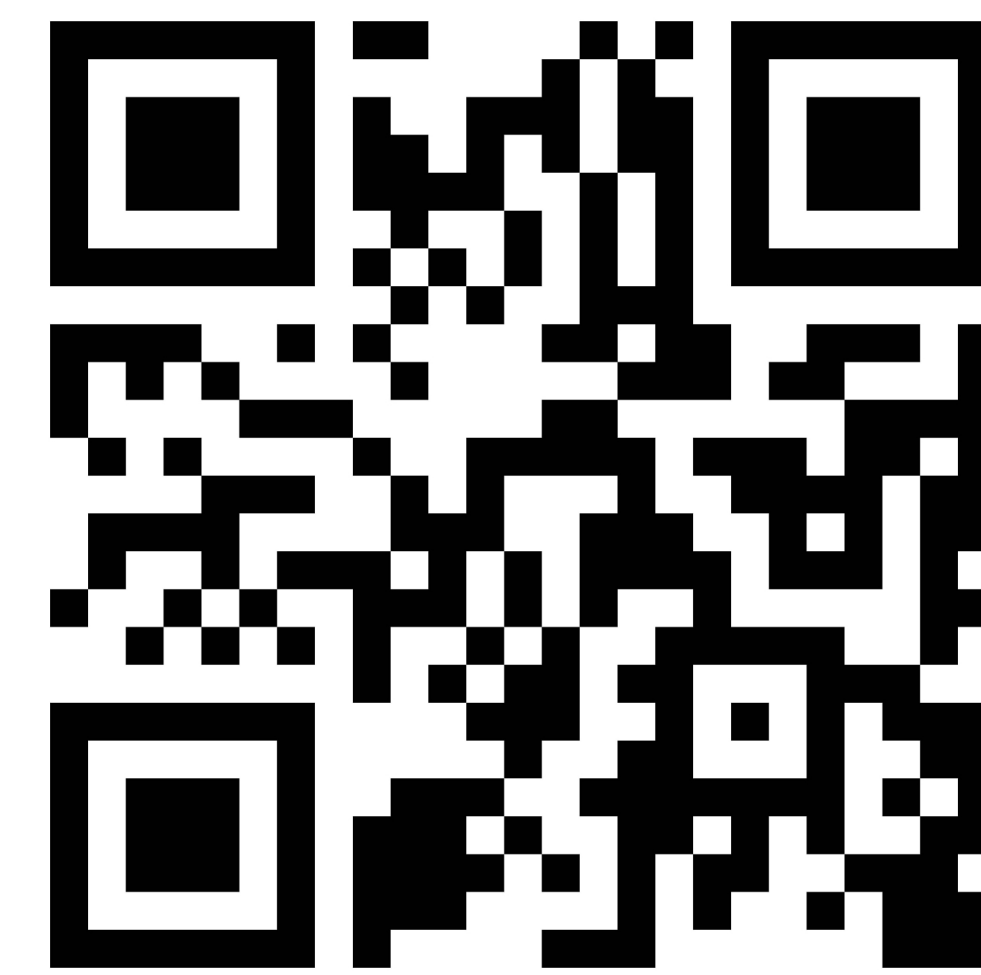


Who we are

We believe that access to independent wealth management and the best investment opportunities should not be a privilege for the few.

Our mission is to help everyone make the right decisions for their financial lives. That's why we created Everon, combining innovative technology with independent guidance and the most attractive investment options.

Scan the QR code to book a non-binding consultation



[https://calendly.com/everon-support/
beratungsgespraech-30min](https://calendly.com/everon-support/beratungsgespraech-30min)



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