

# Investment Regulations

**of the Baloise Collective Foundation Supplementary Pension Provision**

January 2023 edition

## Regolamento d'investimento

of the Baloise Collective Foundation Supplementary Pension Provision

### 1. Legal basis

The Investment Regulations are issued by the Board of Foundation based on Art. 49a of the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV2) and are binding on the Foundation's bodies, the person entrusted with administration (hereinafter: Manager) and all other individuals and institutions entrusted with asset management.

Within the framework of the relevant statutory provisions, these Investment Regulations define the objectives and principles that must be followed with regard to the investment of the Foundation's assets.

All statutory investment requirements, in particular those relating to the BVG and BVV2, as well as the instructions of the competent supervisory authorities, must be observed.

The insurance company specified in the Appendix is subject to the provisions of insurance law and insurance supervision law, compliance with which is monitored by the Swiss Financial Market Supervisory Authority (FINMA).

### 2. Investment of the Foundation's assets

The Foundation's entire assets are invested pursuant to Art. 49 (1) BVV 2 within the framework of a comprehensive insurance solution at the insurance company listed in the Appendix.

Types of investment other than receivables under collective life insurance contracts (extended investment pursuant to Art. 54 (2) (c) BVV2 with a nominal value guarantee and accrual of interest are not permitted.

### 3. Investments in the employer

The only investments by the Foundation in employers are the current account balances (contribution receivables) of employers under contracts of affiliation. As such, no target return is pursued.

### 4. Investment objective

The aim of the investment is to ensure the long-term fulfilment of the objective of pension provision and the protection of the pension fund assets. To this end, real value preservation should be sought in addition to nominal value preservation.

### 5. Integrity and loyalty

All persons and institutions that are entrusted with the management of the Foundation's assets shall comply with the provisions relating to asset management integrity and loyalty as specified in the Organisation Regulations.

### 6. Exercising of voting rights

The form of investment specified under clause 2 excludes the possibility of exercising voting rights in connection with the Foundation's investment and therefore does not need to be regulated.

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### 7. Value fluctuation reserves

Given the comprehensive insurance solution and the nominal value guarantee, the formation of value fluctuation reserves is not required.

### 8. Addition of missing provisions

In cases where these regulations do not have a provision covering special problems or issues, the Board of Foundation is permitted to set out a provision that is in accordance with the intent and purpose of the Articles of Association and the statutory and regulatory requirements.

### 9. Reservation of right of amendment

The Board of Foundation can amend these regulations at any time as provided for by law and the Foundation's Articles of Association. The supervisory authority must be notified of any amendments.

### 10. Entry into force

These regulations enter into force on 1 January 2023, and replace all previous regulations..

## Appendix

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Manager: Baloise Life Ltd

Insurance company: Baloise Life Ltd

**Baloise Collective Foundation**  
**Supplementary Pension Provision**  
c/o Baloise Life Ltd  
Aeschengraben 21  
P.O. Box  
4002 Basel  
Kundenservice 00800 24 800 800  
kundenservice@baloise.ch