

# **Key investor information**

This document provides you with key investor information about this investment group. The information is not required by law. Its purpose is to inform you about the nature of this investment group and the associated risks. You are advised to read it so you can make an informed decision about whether to invest.

#### Swisscanto BVG 3 Index 45 R (Valor: 23804645, ISIN: CH0238046459)

Swisscanto BVG 3 Index 45 R is an investment group of the Swisscanto Investment Foundation.

## **Objectives and investment policy**

The investment group pursues a balanced strategy in that it seeks to obtain an approximately equal income from bonds and equities. The investment group pursues a passive approach.

#### Important features:

The investment group invests worldwide in equities and bonds. It pursues a passive approach in that the investments of the individual classes are based on predefined indices. These comprise Swiss and international bond and equity indices. The strategic allocations to bonds of 55% and equities of 45% contribute to diversifying risk and increasing the potential income.

Derivatives may be used for achieving the investment objective.

Units of the investment group are in principle issued and redeemed on any bank working day in Switzerland.

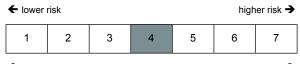
Capital gains and income of the investment group are not distributed and instead are reinvested.

#### Additional important information:

Derivatives: The use of derivatives therefore does not result in a leverage effect on the investment group's assets, nor does it correspond to short-selling.

Recommendation: This investment group may not be appropriate for investors who plan to withdraw their money from the investment group within a period of less than 3 to 6 years.

# **Risk and reward profile**



Iower profit potential

higher profit potential  $\rightarrow$ 

The historical data used for calculating the risk and profit category cannot serve as a reliable indicator of the future risk profile.

The risk and profit category shown may very well undergo changes. Assignment to a category may change over time.

The lowest risk category cannot be equated with a risk-free investment.

Reasons for being assigned to the risk and profit category:

- Interest-rate curve
- Interest-rate increase
- Price fluctuations in the share market and company-specific price fluctuations
- Foreign currency risks

There is no capital guarantee and no capital protection.

Other risks that are material to the investment group and not adequately covered by the aforementioned indicator:

- Credit risks because substantial investments are made in interest-bearing securities whose repayment may be cancelled.



### Charges

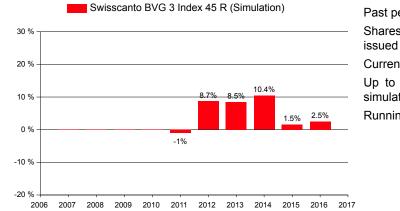
The costs charged to the assets of the investment group are used for the administration, distribution and marketing of the investment group. These costs adversely affect the performance of the investment group.

One-off charges taken before or after you invest	
Issue charges (max.)	none (*)
Redemption charges (max.)	none (*)
Charges taken from the investment group over a year	
ongoing charges	0.35%
Charges taken from the investment group under certain specific conditions	
Performance fee (max.)	none

The ongoing costs relate to the end of the investment group's accounting year. The ongoing charges may change from year to year. The annual report contains details of the costs.

(\*) Upon subscription and redemption of units in the investment group, the pension foundation of a bank may, if applicable, charge an issue or redemption fee. Your adviser will be able to inform you of the actual costs (including any bank charges).

### Past performance



#### Additional information:

Past performance is no guarantee of future success.

Shares for this unit class of the investment group were issued the first time in: 2014

Currency in which the performance was calculated: CHF

Up to 1.7.2014, performance figures are based on the simulation of a similar share class.

Running costs are taken into account in the performance.

# **Practical information**

- Cantonal Bank of Zurich, Bahnhofstrasse 9, 8001 Zurich, was appointed as the custodian bank.

- The articles of association, foundation rules and investment guidelines can be downloaded in PDF form at www.swisscanto.ch. These documents, together with the most recent annual report and any other documentation, may also be obtained free of charge from Swisscanto Investment Foundation, Management, Europaallee 39, CH-8021 Zurich.

- The Swisscanto Investment Foundation may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the investment guidelines.

The Swisscanto Investment Foundation under Swiss law pursuant to Art. 53g et seq. of the Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (BVG) and Art. 80 et seq. of the Swiss Civil Code (ZGB) and the investment group is supervised by the Supervisory Commission for Occupational Pensions (Oberaufsichtskommission Berufliche Vorsorge, OAK BV) (Art. 64a para. 2 BVG).