

PostFinance Pension 75 retirement fund

Passively managed retirement fund with 75% equity component

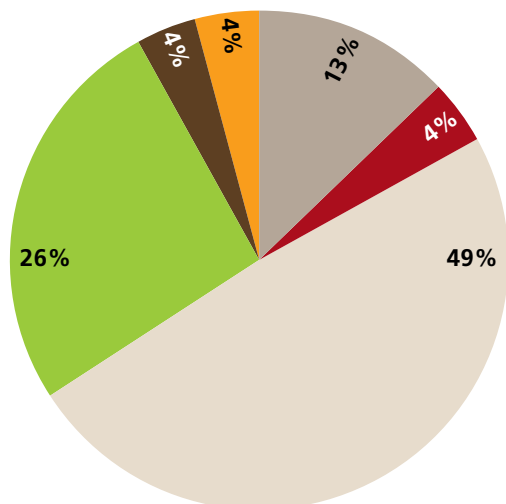
The ongoing low interest rate environment makes it difficult for pension savers to achieve attractive returns in the long term. Thanks to PostFinance, investors with a retirement savings account 3a and the appropriate investor profile can now benefit more from the potential of the equity market. This is possible at attractive rates, as the fund is passively managed and no additional commissions apply.

By expanding its range of retirement solutions, PostFinance is responding to the needs of customers seeking to benefit to a greater extent from the potential of equity investment by means of official, tax-privileged pension savings.

Investment strategy and distribution of assets (including backtesting)

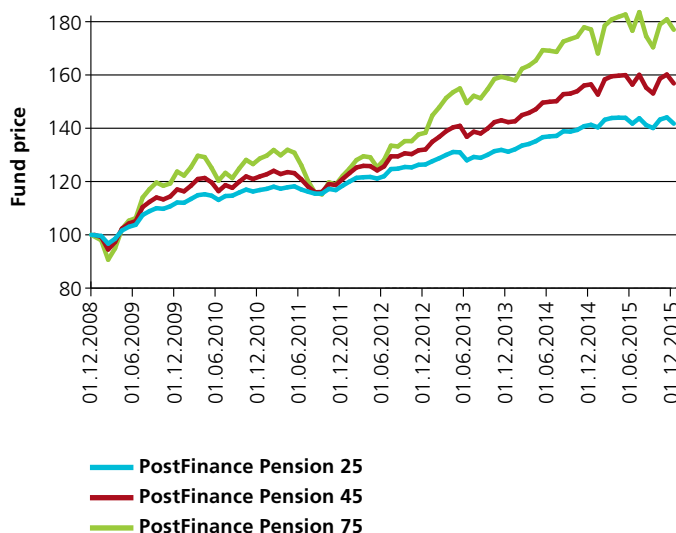
The fund invests in money market investments, bonds, equities and commodities around the world, as well as in Swiss real estate. The strategic equity component stands at 75%, with 4% each invested in real estate and commodities. Foreign-currency bond investments and commodities are hedged against the Swiss franc. The fund's proportion of foreign currency stands at approximately 26%. The fund is passively managed, i.e. it tracks a benchmark index. As a result, investors benefit from low fund costs and a performance that closely reflects that of the benchmark index. The fund is rebalanced back to its original weighting once a month.

PostFinance Pension 75



- Bonds in CHF
- International bonds (currency-hedged)
- Equities in CHF
- International equities
- Swiss real estate
- Commodities (currency-hedged)

As the fund was launched in June 2016, any data providing reliable information on past performance is not yet available. Based on calculations using the appropriate benchmark indices and on relevant rebalancing, the resulting performance would have been as follows (so-called backtesting, source: UBS Asset Management):

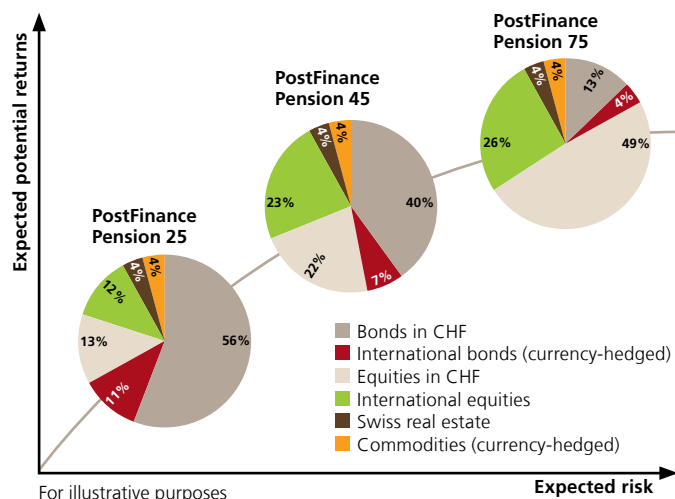


The figures below relate to past performance. The theoretical past performance, based on real figures, is not a reliable indicator of future results.

Compared with the existing retirement funds, PostFinance Pension 75 has the following risk and return characteristics:

PostFinance

Risk and reward profiles of PostFinance retirement funds



Complementing the existing pension solutions on offer, this retirement fund requires a long investment horizon. Due to its risk-return profile, the fund assumes an increased risk appetite on the part of investors.

New funds under Swiss pension plan legislation

Although most fixed pension plan solutions available on the market offer an equity component of maximum 50%, supervisory authorities also permit a higher equity range. This is only the case, however, if foundation assets continue to be appropriately diversified and if a risk largely suited to the purposes of the pension is taken.

Disclaimer: Prospectuses and KIID, contractual terms, and annual reports are available free of charge from the PostFinance Operations Center, any PostFinance branch or from UBS Fund Management (Switzerland) AG, P.O. Box, 4002 Basel, Switzerland. All post offices, PostFinance branches and PostFinance Customer Service accept purchase and redemption orders. Before investing in a product please read the latest prospectus carefully and thoroughly. None of the funds offered by PostFinance Ltd may be offered, sold or delivered within the USA, or to persons who are US citizens, are resident in the USA, or are required to pay taxes in the USA. PostFinance does not sell funds to persons who are resident outside Switzerland. In such countries, the funds from PostFinance are not offered and are therefore not available. The information mentioned herein is not intended to be construed as a solicitation or an offer to buy or sell any securities or related financial instruments. Past performance, whether simulated or real, is no guarantee of future trends. This information does not take into consideration the specific or future investment goals, financial or tax situation or particular needs of any specific recipient. The information provided does not constitute a guarantee on the part of UBS AG, Asset Management.

Equities offer more potential in the long term

Historically, equities have generated higher returns than fixed-interest investments, despite the fact that they involve higher risk or greater fluctuations in value for investors who have a longer investment horizon. Although returns achieved in the past may not be a guarantee for the future, the long-term comparison shows that equity investments were significantly more profitable than fixed-interest investments in the past. In other words, investors with a long-term perspective are likely to be compensated for the risk taken by receiving higher returns.

Terms/costs

Purchases and redemptions are commission-free. Custody account management is also free of charge. Fund management fees are debited from the fund assets at a rate of 0.94% per annum (total expense ratio).

Purchase options/consultation

In addition or as an alternative to depositing funds in an account, the account holder can invest his retirement assets in retirement funds. The PostFinance Retirement Savings Foundation 3a is responsible for taking fund orders using the "Order form for a fund investment with the retirement savings account 3a". Account holders must select whether they would like to make an individual purchase or whether all future inpayments are to be deposited in the retirement savings account 3a for the retirement fund.

If you would like advice, please contact your customer advisor.