Client information
Valid as of 1 October 2026

Fund Portfolio.
CSS Invest Zero.

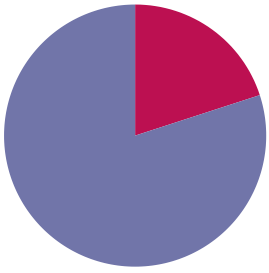
Investment strategy

The portfolio invests exclusively in bonds and money market investments. The aim of this strategy is to preserve capital over the long term while minimising the risk. The funds invest in interesting markets worldwide. This ensures broad diversification – across different countries, currencies and economic areas. We focus on cost-effective funds run by experienced asset managers, thus increasing the chances of making a good return. This client information sheet provides a general overview of the fund portfolio. The figures and charts do not show your personal return. All figures were calculated using historical data.

Performance

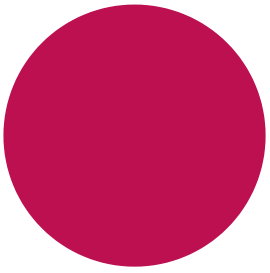


Portfolio breakdown by asset class



Bonds	20.00%
Equities	0.00%
Real estate	0.00%
Commodities	0.00%
Cash and equivalents	80.00%

Portfolio breakdown by country



Switzerland	100.00%
USA	0.00%
Europe without Switzerland	0.00%
Asia	0.00%
Other	0.00%

Fund portfolio data

Launch date	01.09.2026
Strategy	CSS Invest Zero
Currency	CHF
Average management fee (TER)*	0.11%
Issuing commission	0.00%

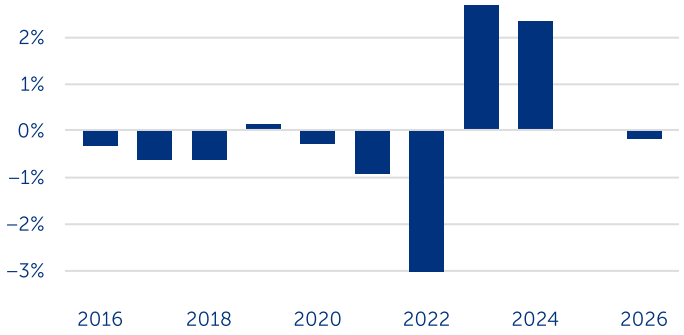
* TER stands for Total Expense Ratio and refers to the weighted management fee for all the funds

Statistics by period

	YTD	3Y	5Y	MAX
Total return	–0.19%	3.25%	1.50%	–1.00%
ø per year	–0.25%	1.07%	0.30%	–0.09%
Portfolio volatility	0.60%	0.68%	0.94%	0.78%
Maximum loss	–0.57%	–0.88%	–3.82%	–6.62%

Annualised daily

Annual return



Risk indicator

Lower risk — Higher risk

1 **2** 3 4 5 6 7

Note: The underlying historical data used to calculate the synthetic risk indicator (SRI) cannot be used as a reliable indication of the fund portfolio's future risk profile. The risk category assigned to this fund portfolio may be subject to fluctuations and is not guaranteed. The lowest category does not mean that the investment is risk-free. (Scale of 1 = lower risk to 7 = higher risk)

Funds in the portfolio

Name	Allocation	Swiss valor	ISIN	Currency	Volume (CHF m)
Swisscanto (CH) - Money Market Fund Responsible Opportunities CHF - DT CHF	80.00%	42724208	CH0427242083	CHF	1940
Syz AM (CH) – CHF Bonds – CSS CHF	20.00%	151765760	CH1517657602	CHF	1380

Disclaimer

This document is a marketing document. It contains advertising for qualified life insurance within the meaning of Art. 39i of the Insurance Supervision Act (*Versicherungsaufsichtsgesetz*; VAG). It is intended solely for distribution in Switzerland and is not directed at persons in other countries (jurisdictions outside Switzerland). The information in this document is provided purely for information purposes. It does not constitute a recommendation to buy insurance or financial products, nor does it constitute an offer or a solicitation of an offer. In addition, it does not constitute research (independent analysis). The assets underlying the life insurance are not managed as a sustainable investment in accordance with the SVV Self-Regulation on the Prevention of Greenwashing. All information in this document is provided "as is" without any warranty and shall not give rise to any claims. We disclaim all liability for losses arising from the use of this information. The information in this document is subject to change at any time. The contractual bases apply exclusively. The value of the collective investment schemes underlying the life insurance is subject to market fluctuations, which may lead to the loss of some or all of the invested capital. In particular, past performance is not a reliable indicator of current or future performance. This document is not a key information document within the meaning of Art. 39b et seq. VAG or Art. 58 et seq. of the Financial Services Act (*Finanzdienstleistungsgesetz*; FIDLEG) or a prospectus within the meaning of Art. 35 et seq. FIDLEG. You can obtain the key information document for this qualified life insurance and other relevant product documentation from CSS Life Insurance Ltd, Tribschenstrasse 21, 6002 Lucerne, online (css.ch/pensions) or by phone on 0844 277 277.

We are here for you:

Customer service 0844 277 277

css.ch/pensions

The purpose of this information sheet is to provide you with a general overview. Details of the insurance on offer are contained in the General Insurance Conditions (GIC) of CSS Life Insurance Ltd and the Federal Insurance Contract Act (*Versicherungsvertragsgesetz*, VVG).

Form. 705Ae