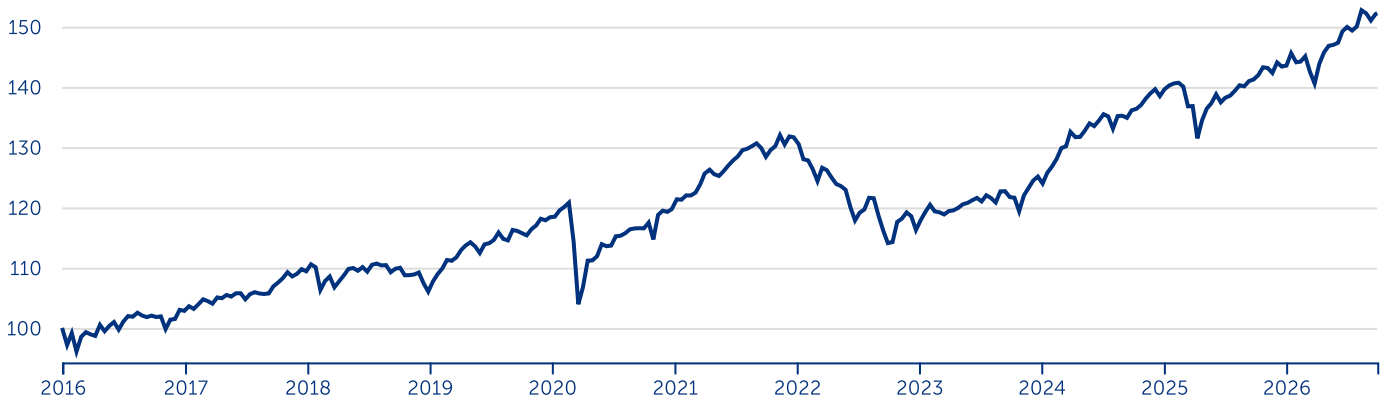
Client information
Valid as of 1 October 2026

Fund Portfolio.
CSS Invest 40.

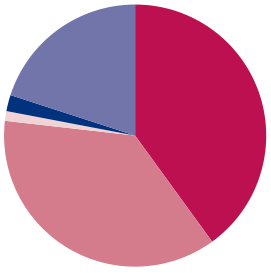
Investment strategy

The equity component is 40%. The aim of this strategy is to deliver growth in assets over the long term while taking on a moderate level of risk. The funds invest in interesting markets worldwide. This ensures broad diversification – across different asset classes including real estate and commodities, and across 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

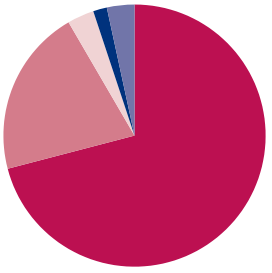


Portfolio breakdown by asset class



Bonds	40.00%
Equities	36.80%
Real estate	1.20%
Commodities	2.00%
Cash and equivalents	20.00%

Portfolio breakdown by country



Switzerland	71.00%
USA	20.70%
Europe without Switzerland	3.30%
Asia	1.70%
Other	3.40%

Fund portfolio data

Launch date	01.09.2026
Strategy	CSS Invest 40
Currency	CHF
Average management fee (TER)*	0.16%
Issuing commission	0.00%

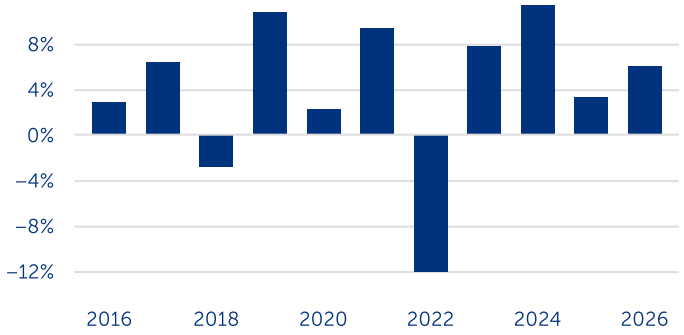
* TER stands for Total Expense Ratio and refers to the weighted management fee for all the funds

Statistics by period

	YTD	3Y	5Y	MAX
Total return	6.06%	25.08%	18.70%	52.24%
ø per year	8.21%	7.75%	3.49%	3.99%
Portfolio volatility	4.77%	4.95%	5.57%	5.67%
Maximum loss	–3.56%	–7.38%	–14.29%	–15.54%

Annualised daily

Annual return



Risk indicator



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	20.00%	42724208	CH0427242083	CHF	1940
Syz AM (CH) – CHF Bonds – CSS CHF	40.00%	151765760	CH1517657602	CHF	1380
UBS (CH) Index Fund - Equities World exCH Selection NSL - I-A-acc CHF	28.00%	42413681	CH0424136817	CHF	2228.50
Pictet (CH) Institutional - Swiss Equities Tracker - I CHF	8.80%	18095240	CH0180952407	CHF	3704.23
Swisscanto (CH) - Real Estate Fund Responsible Switzerland indirect - (I) GT CHF	1.20%	32517288	CH0325172887	CHF	1708.75
Pictet (CH) - Precious Metals Fund - Physical Gold - I dy CHF	1.00%	10484972	CH0104849721	CHF	8644.84
Swisscanto (CH) - Index Commodity Fund - FTH1 CHF	1.00%	151598264	CH1515982648	CHF	293.46

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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).

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