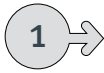
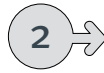


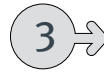
Instructions



Completing the forms



Signing the forms



Copy passport or ID



Forwarding



Confirmation

How to join the 3a retirement savings solution offered by Lienhardt & Partners Private Bank Zurich Ltd. in collaboration with Liberty Foundation for 3a Retirement Savings in a few easy steps:

1

To ensure that the account opening and transfer of funds can proceed smoothly and punctually, please fill in the following forms and forward them to us by post:

- **Pension scheme agreement**
- **Account transfer order**, if the Client already has a 3a pillar account which is to be transferred to Liberty Foundation for 3a Retirement Savings. Please note that no more than five 3a retirement savings accounts may be opened per client.
- **Standing order**, if the annual contributions are to be paid by bank order.
- **Risk check**, if the Client chooses one of the proposed securities solutions.

2

To validate the account opening and transfer, please sign the forms personally. For securities solutions, please have the risk check form countersigned where indicated.

3

Always attach a copy of your passport or ID (showing the photo and a legible signature).

4

Please send the complete documentation to:
Liberty Pension
Postplatz 3
P. O. Box 733
6431 Schwyz

5

Within two weeks, you will receive an account opening confirmation from Liberty Foundation for 3a Retirement Savings. We will then forward the liquidation order, duly completed and signed by the Client, together with a payment slip and the requisite confirmation directly to the Client's former 3a retirement savings institution, bank or insurance company. As soon as the transfer is received, Liberty Foundation for 3a Retirement Savings will send a confirmation of receipt to the Client. If the Client has opted for a securities solution, the retirement savings capital will be invested on the monthly investment date, at the latest on the 20th of the relevant month, or the following business day. Liberty Foundation for 3a Retirement Savings will send a detailed purchase statement directly to the Client by mail.

We have no control over the timing of the transfer process. You or your consultant must request any necessary clarifications directly from your 3a retirement savings institution, bank or insurance company.

We remain at your disposal for any further assistance and information.

Contacts:

Lienhardt & Partners Private Bank Zurich Ltd.
Mr Patrick Besenfelder
Ms Milena Kyburz
+41 (0) 44 268 62 75
vorsorge@lienhardt.ch

Application to Open an Account with Liberty Foundation for 3a Retirement Savings

Client particulars

Title Mr Mrs/Ms

Name First name

Street, N° Postal code, place

Phone Date of birth

Civil status/date of marriage Email address (for Newsletter)

I am a member of a pension fund (2nd pillar) I am not a member of a pension fund (2nd pillar)

Self-employed/employed part-time Not gainfully employed

Account opening

I wish to open a 3a retirement savings account and securities deposit

Standing order

Please record a standing order for my 3rd pillar savings free of charge (see attachment).

Asset management

Asset management mandate to Lienhardt & Partners Private Bank Zurich Ltd.

The Client has applied to open an account and securities deposit with Liberty Foundation for 3a Retirement Savings, Schwyz (the "Foundation") and authorises and instructs the Foundation to employ Lienhardt & Partners Private Bank Zurich Ltd. (the "Asset Manager") as asset manager without right of substitution. The Asset Manager shall manage the pension assets on the referenced account and securities deposit in accordance with the relevant contractual, regulatory and statutory provisions. For this purpose, the Client authorises the Foundation and the Asset Manager to purchase and sell units of domestic and foreign investment funds, separate funds of banks, share certificates, ETFs and financial instruments for hedging purposes within the limits of the Client's chosen investment strategy. Collective investments in alternative investments and private equity are also permitted. The Client authorises the Foundation to debit the management, administration and lump-sum fees and commissions listed below for account of the Asset Manager, the Custodian Bank and the Foundation itself. The Asset Manager shall treat all information concerning the Client as strictly confidential vis à vis third parties. Lienhardt & Partners Private Bank Zurich Ltd. shall serve as custodian bank.

Former Pension Plan(s)

Name	3a retirement savings capital in CHF
Street, N°	Postal code, place
<hr/>	
Name	3a retirement savings capital in CHF
Street, N°	Postal code, place
<hr/>	
Name	3a retirement savings capital in CHF
Street, N°	Postal code, place

Transfer Instructions

The attached transfer order instructs my existing pension institution(s) to transfer my retirement savings capital to Liberty Foundation for 3a Retirement Savings.

Investment strategy

Distribution between cash and securities (from CHF 50,000)

	Cash content	Securities content	Lump-sum fees
<input type="checkbox"/> Account solution	100%	0 %	0.0%
<input type="checkbox"/> 25 Carat+	%	%	1.0 %
<input type="checkbox"/> 40 Carat+	%	%	1.2 %
<input type="checkbox"/> 60 Carat+	%	%	1.4 %

Purchases and sales can be executed at least once a month, at the latest on the 20th of each month, or the next following business day. In the case of a securities solution, a duly completed and signed risk check is mandatory and must be attached. For further details, visit www.trestar.ch

Acceptance fee on securities content (3%) _____ % (in favour of Asset Manager)

Fees Fees will be charged in accordance with the General Terms and Conditions of the Foundation.

Authority I hereby authorise the Foundation at any time to exchange all necessary information and data in connection with the opening of the account and the administration of the Pension Scheme Agreement with the custodian bank, the Asset Manager and my Consultant.

Declaration I hereby confirm that all the indications I have provided herein are true and accurate, and I ask Liberty Foundation for 3a Retirement Savings to establish the requested account relationship in my favour. I further confirm that I have read and accept the Foundation Regulations and the attached General Terms and Conditions.

I am also aware that securities investments can produce losses (e.g. on prices, interest rates and currencies) and that I alone bear that risk. Moreover, I acknowledge that positive past trends do not guarantee positive performance in the future.

Governing law and jurisdiction All legal relationships are governed by Swiss law. The place of performance is at the Foundation's principal place of business. Jurisdiction is in accordance with Article 73 BVG/LPP.

Signature Place, date Client's signature

Attachments

- Copy of passport or ID (with photo and legible signature)
- Risk check (for securities solutions)

Consultant (to be completed by Consultant)

Full name (code) Agency (code)

Place, date Consultant's signature
Company stamp

Internal account opening (to be completed by the Foundation)

Account/securities deposit number

- MGMD – Opening with credit balance/standing order
- MGOD – Opening with funds/without standing order
- OGMD – Opening without funds/with standing order
- OGOD – Opening without funds or standing order
- MGÜV – Opening with funds/transfer by Client

- Complete contents
- Attachments filed
- Risk check verified

Place, date Signature of Foundation

Schwyz,

Standing Order (3rd Pillar)

Client particulars

Title Mr Mrs/Ms hereafter referred to as "the Client" Date of birth _____

Name _____ First name _____

Street, N° _____ Postal code, place _____

I wish to make use of this free service. By signing this 3rd pillar standing order, the desired sum will be transferred with the desired frequency from my personal bank account with:

Bank _____ Address _____

Contact person _____

Please record the standing order, in accordance with the attached payment slip, to the debit of

my account N° _____

in favour of my retirement savings account N° _____ with Liberty Foundation
(to be completed by the Foundation)

Execution date

on each _____

first payment _____

last payment _____ until further notice

Periodicity

monthly quarterly six-monthly yearly

Amount

I wish to save the maximum permissible amount.

The standing order automatically transfers the maximum permissible annual contribution to your retirement savings account. This ensures that no 3rd pillar payments are forgotten and that you benefit from the maximum authorised tax deduction set each year.

I wish to transfer the maximum contribution this year.
Please transfer the corresponding difference debiting my above-mentioned account.

I wish to save the maximum permissible contribution minus CHF _____

If you already pay a contribution to your 3a retirement savings, only the difference between the amount paid and the maximum permissible annual contribution may be transferred. A 3rd pillar standing order is also judicious in this case. This will ensure that you benefit from the maximum authorised tax deduction set each year.

I wish to transfer the maximum contribution this year.
Please transfer the corresponding difference debiting my above-mentioned account.

I wish to regularly save the following amount: CHF _____

Please send me a debit notice.

Signature

Place, date _____ Client's signature _____

Transfer Order

Issuer (Orderer/
Client)

Name First name
 Street, N° Postal code, place

Name and
address of
existing pension
institution/
bank/insurance
company
(Recipient)

Name
 Street, N° Postal code, place

Name
 Street, N° Postal code, place

Name
 Street, N° Postal code, place

Transfer Order

I hereby instruct the above-mentioned Recipient to liquidate the assets on my vested benefit/3a retirement savings account on _____ and to transfer the proceeds to my below referenced retirement savings account with Liberty Foundation for 3a Retirement Savings, by means of the attached payment slip.

Liquidate		Transfer to*	
Account designation	Account number	Account designation	Account number

*to be completed by the Foundation

Comments/
Directions

If there is a notice period for liquidation, the available balance must be transferred immediately and the remainder after the notice period has lapsed.

Signature

Place, date Client's signature

Confirmation
of the New
Foundation

We hereby confirm that the retirement savings account is an account held by Liberty Foundation for 3a Retirement Savings with a bank subject to the Federal Law on Banks, in accordance with Article 82 BVG/LPP and Article 1 BVV₃/OPP₃.

Liberty Foundation for 3a Retirement Savings, Schwyz

Signature

General Terms and Conditions of Liberty Foundation for 3a Retirement Savings

These General Terms and Conditions are supplemental to the Regulations of the Foundation: they govern the relationship between the account holder (the "Client") on the one part, and Liberty Foundation for 3a Retirement Savings (the "Foundation") on the other.

I. Introduction

The Regulations of the Foundation are authoritative. In case of discrepancy between these General Terms and Conditions and the Regulations of the Foundation, the latter shall take precedence.

Assets shall be managed in a manner consistent with the Client's capacity for risk and the present terms and conditions.

Assets shall be acquired and held in the name of the Foundation but for the Client's account and at his risk.

The acquisition of securities is subject to restrictions, and in any event requires the Foundation's consent.

1. Deposits, investments and sales orders

1.1. The Client shall transfer his retirement savings capital or his annual contributions as indicated in the transfer order. Funds received shall be invested, after deduction of the acceptance fee, if any, at the next possible investment date.

1.2. Purchase and sales orders must be communicated to the Foundation in writing and will normally be executed at the next possible date. Adjustments in purchase and sales dates may be made to allow for changes in the relevant fund prospectus.

1.3. Interest is due to the Client from the date the funds are received until the date they are invested.

1.4. To be invested, funds must be received and credited to the Client's account or securities deposit with good value at least four business days before the investment date. The Foundation declines any liability for investment delays, save in the event of gross negligence.

1.5. The Foundation shall credit the proceeds of sale to the Client's account with good value ten days after the securities are sold.

2. Change in risk structure

The Client may change the risk structure agreed with the Foundation once a year at no extra charge. He shall communicate the new asset allocation in writing to the Foundation. In case of frequent changes, the Foundation shall be entitled to charge additional administration fees.

3. Account statements/Securities deposit statements/tax certificates

At the end of each calendar year, the Foundation shall send the Client a detailed statement of his account and securities deposit showing the investment holdings at the reference date, together with the requisite tax certificate for the contributions paid in the calendar year.

4. Fees and charges

4.1. The Foundation shall debit charges in accordance with the Fee Schedule. For its services, it may also be remunerated directly by the bank or the fund manager. When the Pension Scheme Agreement is signed, the fee structure shall be disclosed to the Client at his request.

4.2. Internal administration costs and fees for the various fund units will be charged directly to the relevant fund assets in accordance with the applicable fund regulations, and are included in fund results.

4.3. The Foundation explicitly reserves the right to modify its Fee Schedule at any time.

5. Term of relationship

5.1. The Client and the Foundation may terminate the business relationship at any time with immediate effect. Notice of termination shall be given to the other party in writing. Upon termination, the asset management mandate is automatically revoked. The Foundation shall sell the investments as rapidly as possible, taking into account the terms and conditions set out in the fund prospectus, and shall credit the proceeds to the retirement savings account.

5.2. Any fees and charges previously debited to the account will not be refunded when the account is liquidated.

6. Exchange of data

The Foundation is authorised to exchange all information and data concerning the 3a pillar accounts and securities deposits with the custodian banks and the third parties mandated by the Client. Data may be transmitted via internet. Although data transmission is usually coded, unauthorised third parties may acquire access to the data. The Foundation and the custodian banks decline any liability (save in case of gross negligence) for damages arising from the transmission of data via internet.

7. Signatures and verification of legitimation

Damages arising from the faulty identification of disposal powers or forgery shall be borne by the Client if, despite all due care, the Foundation was unable to detect any deficiencies.

8. Inadequate legal capacity

The Client shall bear any damages resulting from any deficiencies in his own legal capacity or that of third parties unless the Foundation was informed of such deficiencies in writing.

9. Notices

The Client shall notify the Foundation promptly, in writing, of any significant facts affecting the business relationship and in particular of any changes in his name and address. Notices issued by the Foundation shall be deemed valid if they are sent to the last address communicated by the Client in writing, or if they are held at his disposal. The time of sending is the date on the copy or mailing list in the Foundation's possession.

10. Orders transmitted by phone, fax or other electronic communication media

Except in cases of gross negligence, the Foundation shall not be liable for any damages resulting from the transmission of orders by phone, fax, or other electronic communications media. All instructions concerning the account or securities deposit shall be confirmed to the Foundation in writing.

11. Improperly executed orders

In case of damages arising from non-executed or improperly executed orders, the Foundation is simply liable for loss of interest. The Foundation shall only be liable for more extensive damages if it was made specifically aware of a threat of imminent damages.

12. Client's objections

Objections by the Client concerning orders of any kind, and complaints concerning account and securities deposit statements or any other notices must be filed with the Foundation in writing promptly upon receipt of the notice concerned, but in any event within 4 weeks at the latest. If the Foundation omits to send a notice which would usually be expected in the normal course of business, the Client must file his objection as if the notice had been received in the normal course of business. The Client is liable for any damages resulting from belated complaints.

13. Liability of the Foundation

The Foundation's liability towards the Client is limited to any damages resulting from gross negligence on its part.

14. Final provisions

The Foundation reserves the right to amend these General Terms and Conditions at any time. Such amendments shall be communicated to the Client in an appropriate manner. If any individual provision of these General Terms and Conditions is or becomes invalid, the validity of the other provisions shall not be affected. In that case, the invalid provision shall be reworded or supplemented so as to attain the intended economic purpose. The Foundation is not bound by any written or oral declarations or assurances given by third parties.