

## “High Dividend Equity” investment plan

You want to benefit from yield opportunities of top-tier Swiss companies with high dividend payouts and diversify your investment with real estate and gold. Then this investment plan is just right for you.



### Your benefits at a glance

- High growth opportunities thanks to focus on high-dividend stocks
- Tax-free payout and income thanks to life insurance tax privilege
- Diversified investment through investment in shares, real estate and gold
- Integrated rebalancing and automated reinvestment of dividends

### Who benefits from the high dividend equity plan?

Clients who

- are looking for a diversified equity investment with focus on Switzerland
- have a longer-term investment horizon
- accept the risk of increased price fluctuations.

### Detailed information

With the high dividend equity investment plan, you invest

- 70% in equities
- 20% in real estate
- 10% in gold.

### Swisscanto (CH) Real Estate Fund

The fund invests primarily in residential properties in various regions of Switzerland, which are held via real estate companies.

ISIN: CH0037430946

### ZKB Gold ETF

The fund invests exclusively in gold and is 100% backed by the physical precious metal.

ISIN: CH0139101601

### More information

- Additional information on opportunities and risks and on past performance can be found on the fund provider's website and in the fund fact sheet.
- Dividend distributions are used to acquire additional fund units, which increases fixed assets.
- The target weighting is maintained by means of integrated monthly rebalancing.

### iShares Swiss Dividend ETF

The fund tracks the “SPI<sup>®</sup> Select Dividend 20” equity index, which includes 20 Swiss equities with the highest dividends and returns on capital of the “Swiss Performance Index (SPI)”.

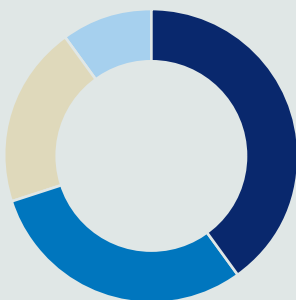
ISIN: CH0237935637

### Target Investment Fund 100

The fund of funds invests in equities worldwide and focuses on Swiss equities.

ISIN: CH0038340276

### Composition



- iShares Swiss Dividend ETF
- Target Investment Fund 100
- Swisscanto (CH) Real Estate Fund
- ZKB Gold ETF

## Tax benefits

When acquiring shares or bonds, dividend and interest are taxable as income. Within the life insurance policy, the maturity benefit is exempt from income tax under Pillar 3b, as is all income. Only the surrender value is subject to wealth tax during the term.



Within the framework of 3a restricted pension provision, the premiums can be deducted from taxable income. This allows you to save taxes year after year. When the capital is paid out, it is taxed separately from other income at the privileged pension rate.

Would you like to get advice or further information?

Call us toll-free: 0800 80 80 80  
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