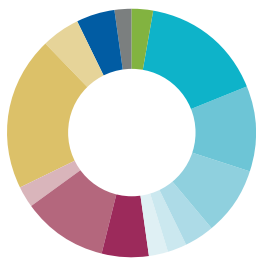


GEMINI Collective Foundation

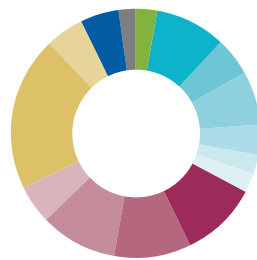
## THE FLEXIBLE ALTERNATIVE TO AN AUTONOMOUS PENSION FUND

With GEMINI you benefit from all the pooling advantages of a collective foundation while determining your own pension fund parameters and receiving your own annual accounts – customised pension provision and the best choice for companies wishing to help shape occupational pension provision without managing their own pension fund.

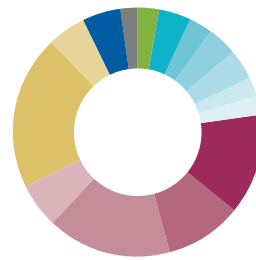
### THE FOUR INVESTMENT POOLS OF GEMINI



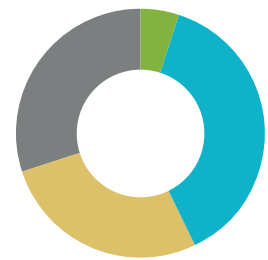
**GEMINI Pool 20**  
20% equities



**GEMINI Pool 35**  
35% equities



**GEMINI Pool 50**  
45% equities



**GEMINI Pool 0**  
0% equities

| Asset allocation in %                          | Pool 20 | Pool 35 | Pool 50 | Pool 0 |
|--|---------|---------|---------|--------|
| Liquidity                                      | 3       | 3       | 3       | 5      |
| Bonds CHF                                      | 16      | 9       | 4       | 38     |
| Foreign currency government bonds hedged       | 11      | 5       | 3       | –      |
| Foreign currency corporate bonds hedged        | 9       | 7       | 4       | –      |
| Convertible bonds                              | 4       | 4       | 4       | –      |
| Global High Yield hedged                       | 2,5     | 2,5     | 2,5     | –      |
| Emerging Markets Debt Hard Currency hedged     | 2,5     | 2,5     | 2,5     | –      |
| Swiss equities                                 | 6       | 10      | 13      | –      |
| Foreign equities                               | 11      | 10      | 10      | –      |
| Foreign equities hedged                        | –       | 10      | 16      | –      |
| Emerging markets equities                      | 3       | 5       | 6       | –      |
| Swiss real estate                              | 20      | 20      | 20      | 27     |
| International real estate, non-listed (hedged) | 5       | 5       | 5       | –      |
| Infrastructure                                 | 5       | 5       | 5       | –      |
| Mortgages Switzerland                          | 2       | 2       | 2       | 30     |

## FOUR INVESTMENT POOLS

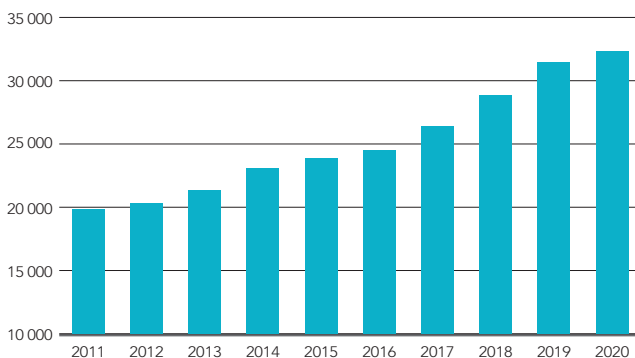
### Lower costs thanks to institutional funds

The four investment pools differ in terms of their share of equities. Each pool is diversified into different investment categories. Committed to the principle of transparency, GEMINI foregoes alternative investments. It is the first ever Swiss collective foundation to manage its investments with institutional funds: these increase flexibility and reduce costs.

### Above an investment volume of CHF 10 million you can choose between:

- institutional funds
- individual strategy
- change of strategy during the year

### Beneficiaries (2011–2020)



### Facts and figures as per 31.12.2020

|                |        |
|----------------|--------|
| Assets in MCHF | 5 900  |
| Pension funds  | 304    |
| Beneficiaries  | 32 340 |
| Active members | 27 905 |
| Pensioners     | 4 435  |

## GEMINI IS FLEXIBLE

### You set the course

You determine the benefits and financing of occupational pension provision and decide on the interest and investments. To this end you select between four investment pools or an individual strategy. GEMINI also offers customised solutions for transferring portfolios of pensioners and assets.

- Determine parameters yourself
- Four investment pools, combinable
- Flexible transfer solutions

## GEMINI IS TRANSPARENT

### You're always up to date

Simple processes, regular reporting and a clear cost model: GEMINI makes occupational pension provision comprehensible. As with an autonomous pension fund, you receive your own annual accounts with balance sheet and income statement. The coverage ratio is calculated individually.

- Own annual accounts
- Individual coverage ratio
- Practical online administration

## GEMINI IS INDEPENDENT

### The focus is on your pension fund

GEMINI does not belong to any bank or insurance company. This guarantees top conditions for selecting the best partners and products. Decision and implementation are separated from each other at all levels, thereby ruling out conflicts of interest.

- Independent collective foundation
- Strict separation of powers
- No conflicts of interest

# 1e

### Have you heard of our executive pension plan?

With GEMINI 1e, you can offer your executives an attractive supplementary pension insurance that comes with a choice of different investment strategies. Further information is available at [www.gemini.ch/1e](http://www.gemini.ch/1e).