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## Guidelines

### Application

#### *Entitlement to participate*

On principle, all persons pursuant to the Prospectus are allowed to participate in Avadis Vermögensbildung SICAV if they are liable to pay tax in Switzerland due to their exclusive domicile or main residence in Switzerland.

Excluded are:

- US persons pursuant to the FATCA Agreement concluded with the USA<sup>1)</sup>
- persons liable to pay tax abroad.

Several accounts may be held per client.

If no subscriptions are made within six months of the opening of a securities account, Avadis is entitled to close such account.

#### *Change in status*

Where clients relocate abroad, or if they gain the status of a US person pursuant to the FATCA Agreement 1), all share certificates must be sold (enforced redemption pursuant to paragraph 4.5 of the Prospectus). Clients must notify Avadis Vorsorge AG without delay and on their own accord of any relocation abroad or changes in the status of a US person pursuant to the FATCA Agreement.ent.

#### *Documents*

The following documents are required for an application: Application Form and certified copy of identity document (passport, ID, driver's licence). The following bodies are authorised to certify ID documents: SBB, Swiss Post Office, bank, local/municipal authority, notary's office, Avadis Vorsorge AG. Employees of companies participating in the Super Interest programme must submit the Super Interest Application Form signed by their personnel office in addition to the Application Form and the certification of their identity document.

#### *Powers of attorney*

Powers of attorney may be issued for accounts. Powers of attorney lapse when the account holder dies.

### Investment decision

The investment decision is strictly the responsibility of the client. You must find out about the risks of the investments and any tax consequences in advance prior to making an investment. The information contained on the Avadis website is intended for information purposes only. It does not constitute any solicitation, offer or recommendation to buy or sell fund units of Avadis Vermögensbildung SICAV. Avadis does not offer any investment, legal or tax advice. Avadis offers no guarantee that an investment in Avadis Vermögensbildung SICAV will be suitable for the investor. Avadis therefore recommends seeking the advice of an independent financial advisor before making an investment decision.

Avadis recommends:

Dörig & Partner AG Finanzdienstleistungen  
T 062 520 75 25, [www.doerig-partner.ch](http://www.doerig-partner.ch)

The client remains solely responsible for all investment decisions. Avadis does not monitor investment decisions.

### Change of address

Customers are required to notify Avadis without delay of any changes of address or changes in contact details. If they fail to do so, they may be charged for address searches or searches in connection with the prevention of dormancy.

### Comprehensive financial advice

Our financial planning specialists at Dörig & Partner provide independent and comprehensive advice on any further subjects, such as taxes, real property, investments or estate planning. Make an appointment by phone on +41 62 520 75 25 or by mail at [avadis@doerig-partner.ch](mailto:avadis@doerig-partner.ch).

<sup>1)</sup> US person pursuant to the FATCA Agreement with the USA: US nationality or place of birth in the USA or US territory (inter alia, the Commonwealth of the Northern Marianas, Guam, the Commonwealth of Puerto Rico and the US Virgin Islands), US resident for tax purposes (active US Green Card, substantial presence (Substantial Presence Test), joint tax return with spouse who is a US resident or a resident alien for US tax purposes, other reasons constituting residency in the USA for US tax purposes).

### Subscription

Investments in the sub-funds of Avadis Vermögensbildung SICAV are effected via deposits using the paying-in slips issued for the relevant account. The minimum amount is CHF 50. Payments must be received by Avadis Vermögensbildung SICAV on the third-to-last bank working day of the month in order to be invested in the following month. Investors receive deposit confirmation for sums of CHF 2,000 or more.

### Redemption

Redemption orders must be issued on the respective Instruction Form by the third-to-last bank working day of the month. Payment to a Swiss bank or post office account held by the investor will be made in the second week of the following month. There is no withdrawal limit. Assets in one securities account can be moved to another existing securities account (account transfer). Redemptions may not reduce the holdings below the minimum investment amount of CHF 50. Otherwise, the account will be liquidated.

### Orders

Orders are carried out on a monthly basis. They must be issued in writing using the respective Order Form and must be received by Avadis no later than three bank working days before the end of the month in order to become effective in the following month. Orders must be transmitted exclusively via the Order Form either by mail (see address below), by fax (058 585 84 40) or by email as a scan (vbs@avadis.ch). The sender is responsible for correct transmission. Avadis assumes no responsibility for incorrect or delayed orders. Orders must bear a date and a valid signature. Order forms can be used for strategy changes, redemptions or liquidations, account transfers, opening additional securities accounts or ordering payment plans or profit-taking plans.

### Price and distribution

All account movements (deposits, withdrawals, distributions, withholding tax) are converted using the rate applicable in the accounting month. The price depends on the sub-fund's performance. Fixed and profit-linked income, such as interest or dividends, are added. Administrative expenses are included in the value of the unit certificates. Income is distributed once a year in April after deduction of the withholding tax and is re-invested. Distributions are taxable as income. The accounting currency is the Swiss franc (CHF).

### Payment plan

The payment plan is possible with a starting credit of CHF 20,000 or more. The minimum sum paid out is CHF 50. Above this amount, the sum can be chosen at will. Payments are made on a monthly, quarterly, half-yearly or yearly basis. The start date, frequency and amount can be stipulated each month. The payment plan is offered free of charge.

The profit-taking plan is possible with a starting credit of CHF 20,000 or more. The plan allows for the continuous skimming of excess profits above a certain limit. Profits of CHF 50 or higher are either transferred to a private account or to a different investment strategy with a lower fluctuation risk. Payments are made on a monthly, quarterly, half-yearly or yearly basis. The start date, frequency and limits can be stipulated each month. The profit-taking plan is offered free of charge. Further information is provided on the separate Prospectus.

### Securities account in the name of a child

The treatment of assets held by children is governed by the Swiss Civil Code (Art. 318–327). Parental care includes the right and duty to manage the child's assets and preserve their value. Consequently, parents are prohibited from using the child's assets.

The application documents must be completed in the name of the child and must bear at least one parental signature. The documents must be accompanied by a copy of the child's ID or an extract from the family register. The parent who signs the form must submit a certified copy of their ID.

Withdrawals can only be made onto an account held by the child. Any transfers to accounts not held by the child require the approval of the guardianship authority.

Once the child turns 18, the assets will be placed at the sole disposal of the child. The child will be notified by letter one month before his/her 18th birthday.