

Legal Notice

Liberty Pension Ltd (hereafter «**Liberty Pension**») is one of Switzerland's leading full service companies in the occupational benefits and tied benefits field. As an independent pension platform with an open modular architecture, Liberty Pension offers a wide range of innovative and individual 2nd and 3rd pillar services and products. Liberty Pension is the first Swiss pensions portal for occupational and tied pension benefits offering access to nearly all BVG/LPP-compliant investment products. Liberty Pension is a modern-day market place of sorts, delivering a complete range of services from a single source.

The following foundations operated by Liberty Pension are occupational benefit institutions subject to oversight by the relevant regulatory authorities:

Liberty Foundation for Vested Pension Benefits

Liberty Foundation for 3a Retirement Savings

LibertyGreen Foundation for 3a Retirement Savings

Liberty BVG/LPP Collective Foundation

Liberty 1e Flex Invest Foundation

Liberty Investment Foundation

(hereafter individually referred to as «**Foundation**» or collectively as «**Foundations**»).

Compare Invest (hereafter referred to as «**Compare Invest**») is a free service and online platform made available by Liberty Pension. The platform is a transparent decision-making tool designed to assist private and professional investors of pension assets (vested pension benefits, pension fund assets or pillar 3a tied retirement savings capital) to find the appropriate investment solutions. The platform enables the user to compare the products of different providers easily and objectively.

The following contractual terms and conditions and legal notices apply to Liberty Pension, the Foundations and Compare Invest (hereafter collectively referred to as «**Liberty**», «**we**» or «**us**»):

- Terms and Conditions of Use
- Privacy Policy

- Foundation Regulations
 - Pension Fund Regulations
 - Rules of Procedure
 - Investment Regulations
 - Fee Schedule
 - Other Foundation-specific documents

- General Terms and Conditions

1 Terms and Conditions of Use

1.1 General

By accessing this Website and the products, services, information, data, tools and documentation contained or described herein (hereafter «Website»), you acknowledge and confirm that you have read and agree with the following Terms and Conditions of Use.

Liberty retains the right to amend or remove these Terms and Conditions of Use at any time. You should, therefore, regularly consult the most recent version of these Terms and Conditions of Use. The applicable Terms and Conditions of Use are those in effect when the Website is used.

1.2 Access limitations

The Website is intended for persons and companies that are

- resident or established in Switzerland, or
- entitled to set up a 2nd and/or 3rd pillar pension solution under Swiss law, and to avail themselves of Liberty's services for free or at a charge (hereafter «Services»).

1.3 Website ownership and use, copyrights, trademarks, and logos

Unless otherwise indicated, the Website and all trademarks and logos used on it are the exclusive property of Liberty. The entire content of the Website is protected by copyright. The storing or printing of individual pages or sections of the Website is permitted provided neither the copyright notices nor other legally protected designations are removed. Users storing or otherwise reproducing software or other data from the Website are deemed in so doing to have accepted the relevant Terms and Conditions of Use. Liberty retains full title and ownership to any intellectual property or licensing rights. The redistribution (electronic or by other means), reproduction, modification, linking or use of all or any part of the Website contents in any form for public or commercial purposes is prohibited without Liberty's express prior written permission.

1.4 No offer, no obligation

The information about pension products and services, opinions, mathematical results and financial analyses published on the Website is made available without obligation and DOES NOT IN ANY EVENT CONSTITUTE AN OFFER, RECOMMENDATION OR INVITATION to buy or sell investment instruments, or to carry out or conclude any legal transaction. In particular, invitations to order online contractual documentation for certain investment products are not binding offers but merely invitations to make offers. The fact that interested parties can access the Website does not make them clients of Liberty.

1.5 No advice

The data and information on the Website IS NOT INTENDED TO CONSTITUTE A DECISION-MAKING BASIS with regard to economic, legal, tax or any other consulting matters. Nor should any investment or other decisions be taken on the sole basis of such data and information. You are advised to seek expert guidance.

Any investment decisions taken by you are based exclusively on your own personal judgment, financial situation and investment aims, and on your own interpretation of the information. YOU BEAR SOLE RESPONSIBILITY FOR YOUR INVESTMENT DECISIONS.

By applying to open an account relationship, whether online or by post, YOU EXPRESSLY WAIVE ANY INDIVIDUAL GUIDANCE and confirm that you are well-acquainted with the functioning, customary practice, structure and risks in the pension benefits and investment fields.

1.6 No representations, no liability

To the extent permitted by law, Liberty declines any liability whatsoever for any loss or damage including, without limitation, indirect or consequential loss or damage, arising out of, or in connection with, the use of the Website or the links offered to third-party websites. Liability for any auxiliary agents is also fully excluded.

Moreover, Liberty shall in no event be liable for any manipulations of the user's computer system by unauthorised parties. Liberty Pension expressly draws the user's attention to the risk and possibility of viruses, other damaging components, and targeted hacking attacks. To combat viruses, we recommend that you use current browser versions and that you regularly update your anti-virus software. Emails from unknown sources and unannounced email attachments should in principle not be opened.

The information on the Website is made available "as seen" and "as available". Liberty does not warrant fault-free, uninterrupted access to the Website, or that deficiencies will be eliminated and that there will not be any other kind of technical problems during its use.

The information made available by Liberty is intended exclusively for personal use and for information purposes; information may be amended or removed at any time without notice. Although Liberty uses the customary degree of diligence to ensure that the information made available on its website is true, reliable and complete at the time of publishing, it does not represent or warrant (expressly or tacitly) that the information published is accurate, reliable, complete or up-to-date. In particular, Liberty has no obligation to update the contents of the Website and/or to remove information that is no longer up to date or to label it as such.

1.7 Performance and risks

Future investment performance cannot be extrapolated from past trends, i.e. investment values may rise or fall. Past changes in asset value are therefore no guarantee for future performance. There is no guarantee that the asset value of investments made with Liberty will be maintained or increased, since the value of investments is subject to market and price fluctuations. Under certain circumstances, certain investments may not be able to be readily traded and may be difficult to sell or realise. It may be difficult for you to obtain reliable information as to the value of such investments or the related risks. Potential investors should also take due account of the special risks in connection with international and global investments, investments in small companies, funds or investment strategies geared to a specific industry, country or region, or otherwise specialised, aggressive or concentrated investment strategies involving recourse to third-party funds or derivatives. Under no circumstances, therefore, may any assertions made on the Website be construed to constitute binding or conclusive advice or recommendations.

1.8 Links/Third-party content

Certain links on this Website take you to websites of third parties. References to third-party websites are exclusively for information purposes. Liberty has no influence whatsoever over such websites, and assumes no responsibility for the reliability, completeness or lawfulness of their contents, or for the products, services or other offers contained therein. THE USE OF LINKS from this Website to websites belonging to third parties IS AT YOUR SOLE RISK. The creation of links from a third-party website to the Website is subject to liberty's prior consent.

1.9 Uploading data

When you upload data to the Website, you agree that Liberty can make free use of such data for an indefinite time and confirm that the use of such data does not infringe any personal rights, copyrights or other third-party rights. Liberty is entitled but not obliged to use, or allow third parties to use, the data or any information deriving therefrom in its database and in other internal and external communication media. You bear sole responsibility for the content of any data uploaded by you. You are responsible for ensuring that any data uploaded is in compliance with applicable law.

Subject to legal data retention requirements, you may request that your data or profile be deleted on info@liberty.ch.

1.10 Misuse

You hereby undertake not to misuse the services, or to assist others in their misuse. You bear sole responsibility for the use of the services. Liberty declines any liability for any unlawful, fraudulent or abusive use of the services.

1.11 Data protection

The following Privacy Policy contains information about the processing of your personal data (see chapter 2).

1.12 Severability

The invalidity or partial invalidity of any individual provisions of these Terms and Conditions of Use (including the provisions of the following Privacy Policy) shall not affect the validity of the remaining provisions and the Terms and Conditions of Use (including the Privacy Policy) as a whole.

1.13 Governing law and jurisdiction

Any legal relationship arising in connection with the use of the Website shall be subject to Swiss substantive law, to the exclusion of the conflicting law. Disputes arising in connection with the use of the Website shall be submitted to the exclusive jurisdiction of the Courts of Schwyz.

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2. Privacy Policy

2.1 Treatment of personal data

Liberty recognizes that personal data which you may send to the Website via the internet are sensitive and should be handled accordingly. This Privacy Policy therefore sets out the appropriate protective procedures put in place by Liberty to safeguard and secure your personal data. By accessing this Website, you confirm your agreement with this Privacy Policy.

The Website may contain links to other websites which are not operated by Liberty and over which Liberty has no control (hereafter «**third-party websites**»). This Privacy Policy applies only to the Liberty Website. Liberty checks third-party websites when creating links, but assumes no responsibility for their content or Privacy Policy practices.

2.2 Data collection

Liberty does not collect any personal information on the Website other than that expressly and knowingly made available by you, for example when you

- register to use websites that are not publicly accessible
- apply to open a new account relationship with one of the Foundations
- request information about Liberty products and services, or
- use the Website in compliance with the terms of this Privacy Policy.

2.3 Data transmission

You should be aware that the internet is basically not a secure environment and that personal data transmitted via internet or an email service can be viewed by anybody and may be accessed by unauthorised third parties leading to the possible disclosure of such information, changes in its contents or technical breakdowns. Even if the sender and the recipient are in the same country, the information exchanged via internet may transit across national borders and over the websites of third-party providers. Such information may, therefore, without our awareness or input, reach countries with lower data protection standards than those of Switzerland. When using this Website, you expressly recognise the risks, e.g. of data loss, unauthorized access to information, and the collection and use of data by third parties without your consent.

Liberty cannot assume any responsibility or liability for the security and confidentiality of the information transmitted to it via internet. We draw your attention to the fact that, if you deem fit for data protection purposes, you may communicate with us by other means.

In certain situations, Liberty ensures the encrypted transfer of your data. In such cases, however, you will be advised separately.

2.4 Data processing and data use

You expressly acknowledge and authorise us to communicate the personal data which you input on online forms or in the context of an online account opening procedure, for example, to all Liberty companies and Foundations in Switzerland and to Liberty's own or contracted agents in Switzerland and abroad for the purpose of providing and processing the services requested by you.

Furthermore, we inform you that Liberty uses cookies on its Website. Cookies are text files that are stored in the browser or by the browser on the user's computer system or on a mobile device. Cookies contain a characteristic string of characters which serve as a unique identifier for the browser or mobile device when the website or app is called up again. We use cookies on the one hand to enable and facilitate the use of our Website. Some cookies are essential for the proper functioning of our website functionalities (technical cookies). On the other hand, we also use cookies to analyse user behaviour on our Website, in particular to measure reach, as well as for marketing purposes. The information collected by the cookies about your use of the Website (including your IP address) may be communicated to third parties and stored abroad. How the information collected by the cookies is processed is described in the privacy notices of the relevant cookie providers. See [here](#) for a list of the specific cookies used on our Website.

You may block the use of cookies by (i) activating the relevant settings in your browser, or deleting the cookies; (ii) using cookie-blocking software (e.g. ghostery); or (iii) downloading and installing the browser plug-in available under the following link: <https://tools.google.com/dlpage/gaoptout?hl=en>.

We use social media plug-ins on our Website. In this context, we use the "two-click solution" which means that when you visit our Website, no personal data is initially passed on to the plug-in providers. For the provider to receive the information you accessed on our Website, you must first click on the marked plug-in field to activate it. The plug-in provider stores the data collected about you as a user profile and uses it for advertising, market research and/or need-based website designing purposes. We have no influence on the data collected by the providers or on their data processing procedures. These are subject to the privacy notices of the individual plug-in providers. See [here](#) for a list of the social media plug-ins used on our Website.

We use the Google Maps plug-in from Google Ireland Limited on our Website. When you use Google Maps on our Website, information about the use of our Website (incl. IP address) is transmitted to a Google server in the USA where it is stored. You can prevent Google Maps from functioning by deactivating Javascript in your browser. If you do so, however, you will no longer be able to use any map displays on our Website. Read more about the data protection provisions and terms of use for Google Maps here:

https://www.google.com/intl/en_en/help/terms_maps/.

For additional information, you may subscribe to our newsletter. The newsletter contains up-to-date information about Liberty and our offers. For the newsletter, we use the email address and other contact details that you provide to us. Registration for the newsletter is done by a double opt-in. This means that once you have registered, we will send an email to your indicated email address asking you to confirm that you wish to receive the newsletter. To receive the newsletter, you must provide your full name and email address which will be stored once you enter them. You may revoke your consent to the delivery of the newsletter at any time and cancel your subscription. To unsubscribe, click on the link at the bottom of each newsletter or send a cancellation e-mail to info@liberty.ch.

Save as provided by law and with your consent, we shall only authorise the use of data in anonymous form, i.e. without any person-related indications, for statistical purposes and to continue improving the quality and relevance of the Website.

We draw your attention to the fact that you can ask us at any time if any data about you is being processed. You can also demand that we delete your data or correct any inaccurate data. To do so, please inform info@liberty.ch.

2.5 Data security

Within the Website, your personal data is transmitted and stored in a secure environment. We treat your personal data as absolutely confidential and take all reasonable steps to ensure that it is not accessible to third parties. The exceptions are third parties commissioned by Liberty to provide services to you on behalf of Liberty and other Liberty entities. Otherwise, data will only be disclosed to third parties if we are required by law to do so.

2.6 Amendments of Privacy Policy

Our Privacy Policy, services and requirements are revised from time to time taking into account changes in legislation. This Privacy Policy may be amended at any time at our discretion and without prior notice. We invite you to visit our Website from time to time to see whether any such amendments have been made. It is up to you to check the Website regularly for any changes, especially before making personal data available.

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