

# Step-by-step-instructions for CSX Pension

Digital Pillar 3a self-service solution



# Are you ready?

This brochure outlines the functionalities of CSX Pension and how to open your Pillar 3a online, including the trading of CSX Pension investment products in your online banking, both in the desktop version (computer and laptop) and the mobile version (CSX / CS Direct app).

## Contents

---

### Mobile

Opening CSX Pension Pillar 3a via the CSX/CSD app	03
Opening CSX Pension Pillar 3a online and advisory process	05
Lifecycle actions in CSX Pension Pillar 3a	11

---

### Desktop

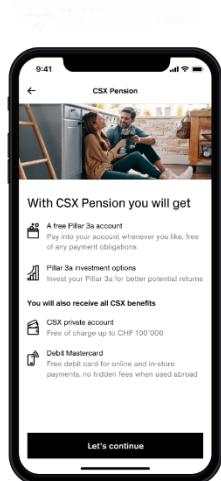
Opening CSX Pension Pillar 3a online and advisory process	14
Lifecycle actions in CSX Pension Pillar 3a	21

# Opening CSX Pension via the CSX/CSD app (1/2)



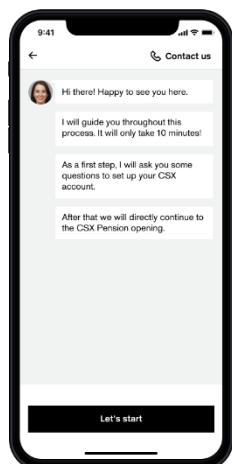
## 01

- On your smartphone, download the **CSX app** from the App Store or Google Play.



## 02

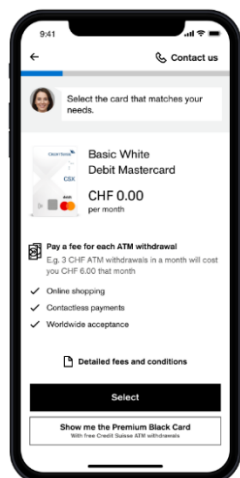
- In the product selection, click on "CSX Pension" and you will receive a free **CSX account** and a **Debit Mastercard** in addition to the **Pillar 3a**.



## 03

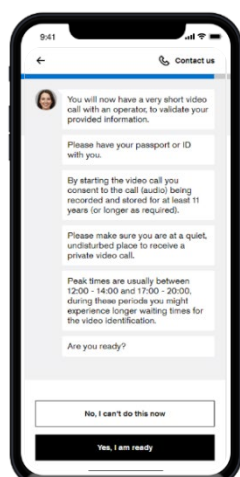
- **Answer just a few questions** required for the opening of your CSX account. The digital advisor will guide you through the process.

# Opening CSX Pension via the CSX/CSD app (2/2)



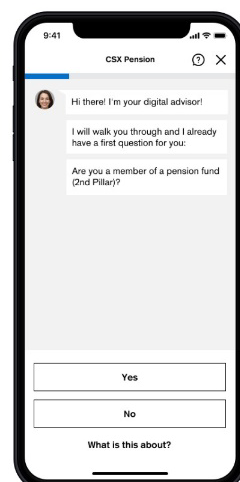
## 04

- Select the **Debit Mastercard** that best meets your needs and proceed with the rest of the CSX opening process.



## 05

- Now proceed with the **video identification**. For this, please have your ID card or passport ready.

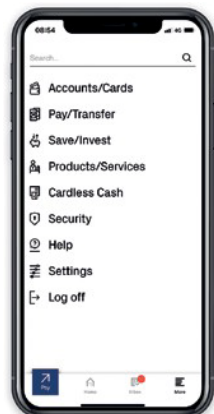


## 06

- After CSX has been opened, you will automatically be forwarded to the **opening of CSX Pension and your Pillar 3a** (see next section, Step 5).

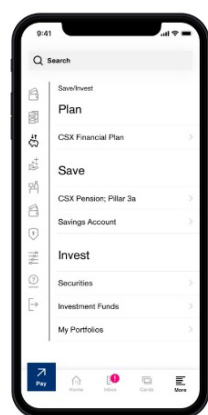
## Mobile

# Opening CSX Pension Pillar 3a online and advisory process (1/6)



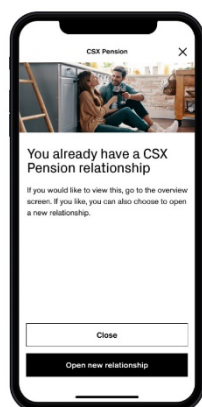
## 01

- Open the Credit Suisse – CSX application and log in to online banking.
- Click on **“More”** and select **“Save/Invest.”**



## 02

- Select **“CSX Pension: Pillar 3a.”**



## 03

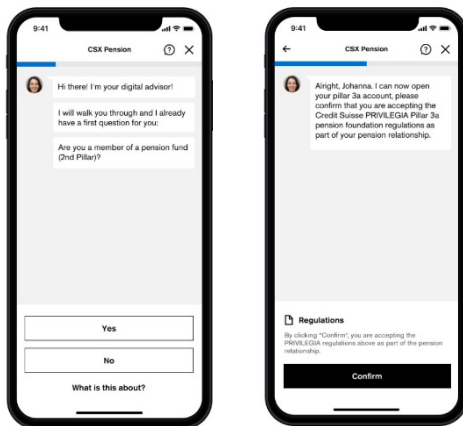
- If you already have pension relationships with CREDIT SUISSE PRIVILEGIA Pillar 3 pension foundation, select the button **“Open new relationship”**. Otherwise, please proceed with step 04.

# Opening CSX Pension Pillar 3a online and advisory process (2/6)



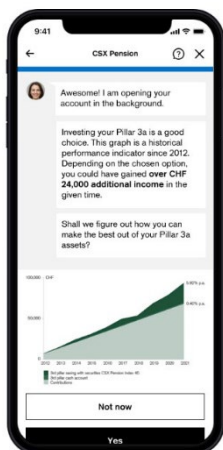
## 04

- Select the **“CSX Pension”** button to **start** the **process** and **open** your **Pillar 3a**.



## 05

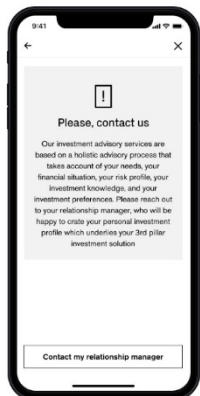
- Answer the question about association to a pension fund by selecting **“Yes”** or **“No.”** You can find more information by clicking on **“What is this about?”**.
- On the following screen, by clicking on **“Confirm”** you accept the PRIVILEGIA regulations provided and thereby open your Pillar 3a account.



## 06

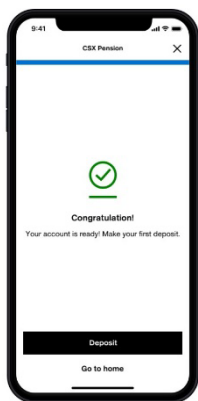
- Congratulations, your Pillar 3a account is being opened. Now you can decide whether you would like to invest your assets into a securities solution.
- The digital advisor shows you a historical performance would you have invested in two different solutions over a certain time horizon (3a cash account compared to CSX Pension Index 45).
- For more information on the graph and the calculation please click on the button **“Explain this to me”**.

# Opening CSX Pension Pillar 3a online and advisory process (3/6)



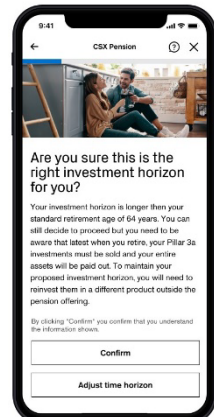
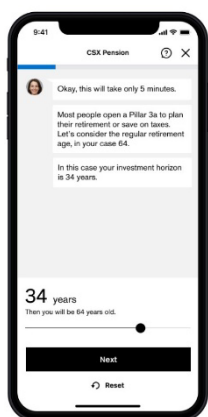
07

- If you have received the following message, please reach out to your relationship manager, who will be happy to create your personal investment profile which underlies your 3rd Pillar investment solution.



08

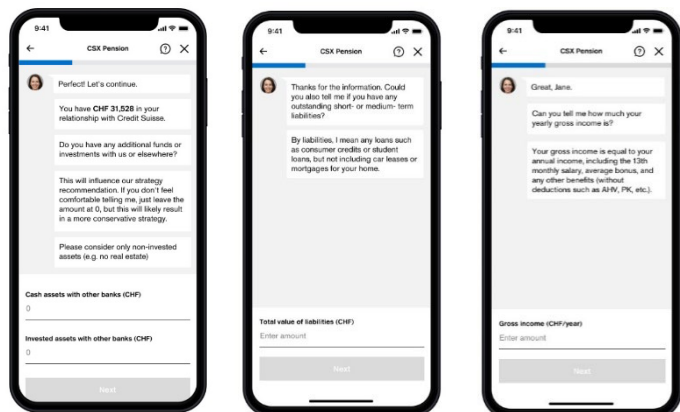
- If you decide not to invest at this point in time, you will be informed that your Pillar 3a account has been opened after a few seconds.
- You will be asked if you would like to make a first deposit. If you choose to make a first deposit to your newly opened Pillar 3a cash account, you will be redirected to the payments area.



09

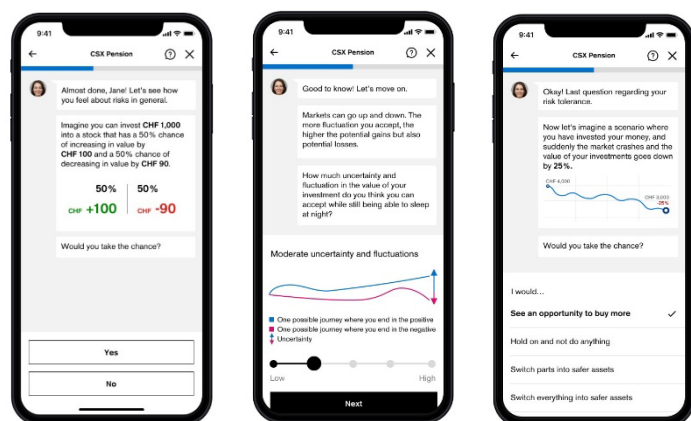
- If you would like to invest, the global advisory process will begin first asking about your investment horizon.
- In case you choose an investment horizon which goes beyond the legal retirement age (64 for women and 65 for men), you are being informed that these assets must be reinvested outside of the pension relationship once you reach the legal retirement age.

# Opening CSX Pension Pillar 3a online and advisory process (4/6)



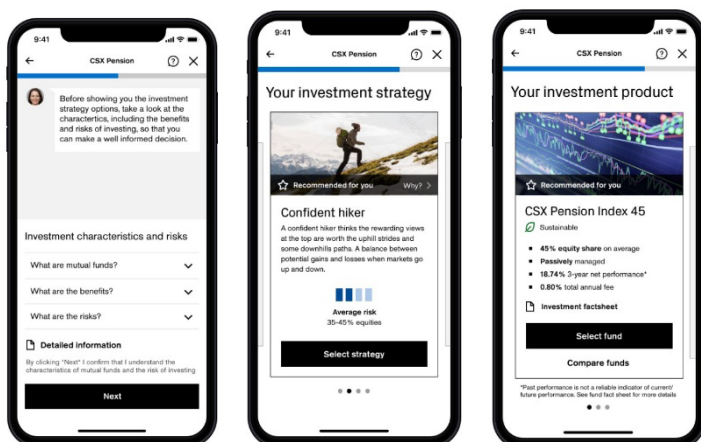
10

- In a next step, you will be asked about your financial situation. This includes questions on your yearly gross income, your liabilities, your yearly savings, and some more.
- The purpose is to understand your overall situation in order to make a suitable strategy and investment recommendation.



11

- Then, we would like to understand how you feel about risks and how tolerant you are to fluctuations in the market. These data points also help us in finding an appropriate strategy and investment product for you.

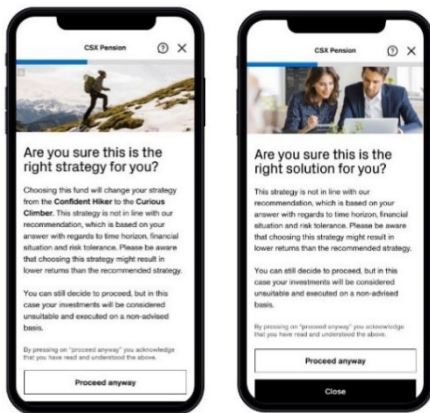


12

- After confirming several information related to your knowledge and experience in securities, you will be shown your recommended strategy and investment product.
- You can choose from a selection of indexed as well as actively managed products. The recommendation is based on all the answers you have previously provided us with.
- By clicking on "Compare investment groups" you can also compare individual investment solutions.



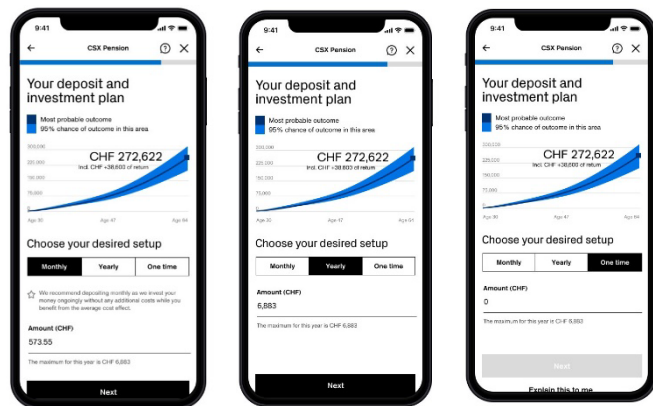
# Opening CSX Pension Pillar 3a online and advisory process (5/6)



13

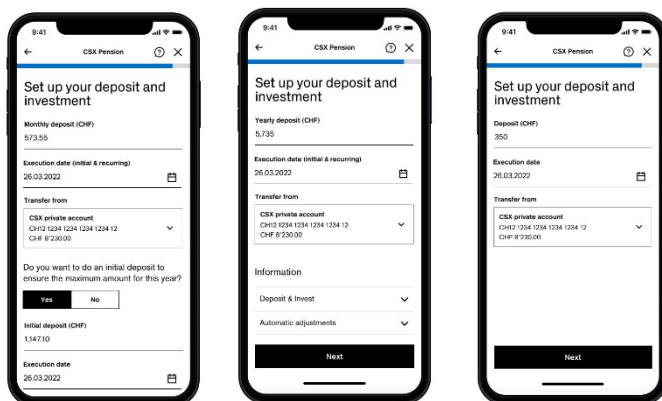
- In the new CSX Pension flow, clients are obliged to go through the advisory process. However, they can under- or overrule the recommended strategy and investment solution. If they wish to do so, they are warned that they are about to go against the recommendation and they need to actively confirm it, otherwise the investment is considered as non-advised.

14



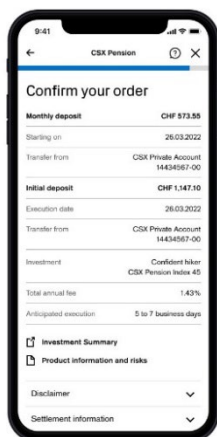
- In a next step, you can simulate your investment. This is based on the investment product and investment horizon you chose earlier, as well as your specified amount, which you can enter now.
- You can choose from three different set-ups: monthly or yearly deposits or a one-time payment. We recommend the monthly plan as you can benefit from the average cost effect.

15



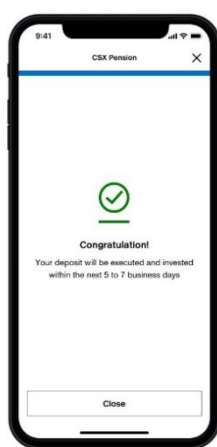
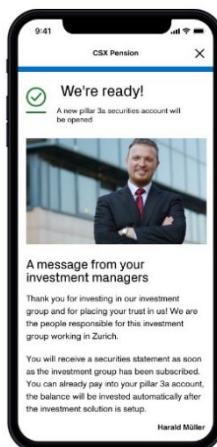
- You are almost there. Now you can enter all details for the selected set-up such as the execution date, account etc.
- All current and future account balances are automatically transferred with a pension plan into the Pillar 3a safekeeping account as soon as the balance exceeds CHF 200 and thereafter invested into your selected investment group.
- The Pillar 3a standing order will automatically transfer the maximum annual permissible. An automatic adjustment is made if the maximum legal amount changes. Credit Suisse assumes that during the relevant year, no other transfers or payments were made to Pillar 3a accounts.
- In case you selected the monthly set-up, you have the possibility to fill the gap of the missed months since the beginning of the year (initial deposit).

# Opening CSX Pension Pillar 3a online and advisory process (6/6)



## 16

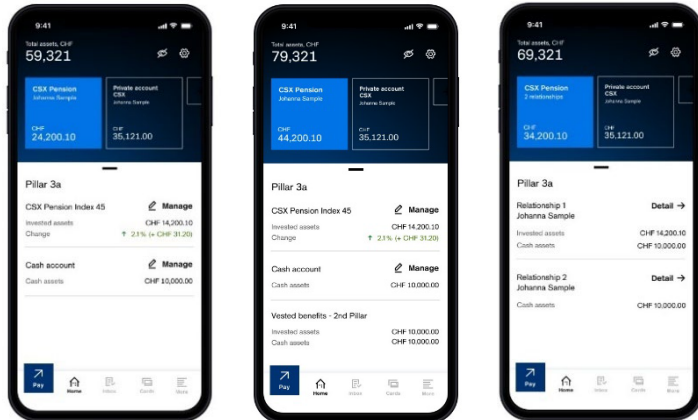
- Lastly, please confirm all of your inputs and read through the disclaimers and settlement information.
- The attached documents give you more details on product information and risks as well as display your investment summary. These documents will also be sent to your eDocs after execution.



## 17

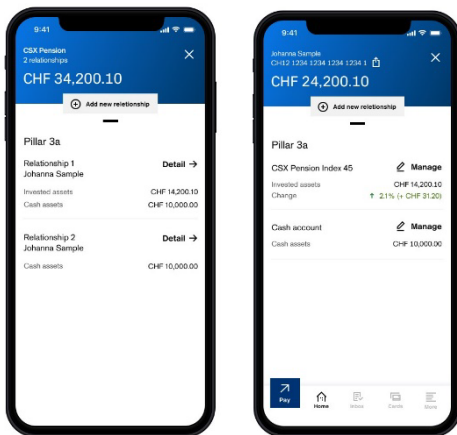
- Confirmation of your investment. If you chose an active investment, you will see a message from your fund manager. You are at the end of the set-up process.

# Lifecycle actions in CSX Pension Pillar 3a (1/3)



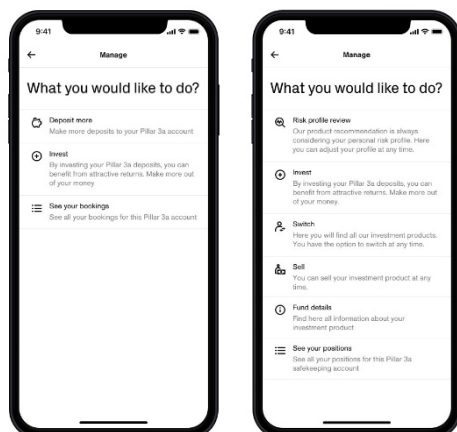
## 01

- Open the Credit Suisse Banking app and log on to Credit Suisse Direct.
- Click on the **“CSX Pension”** tile in blue. Depending on the client choices, this screen looks different. For example, maybe the client has several pension relationships, several investment products, or only a cash account.
- In case you have a vested benefits account, this is also shown here.



## 02

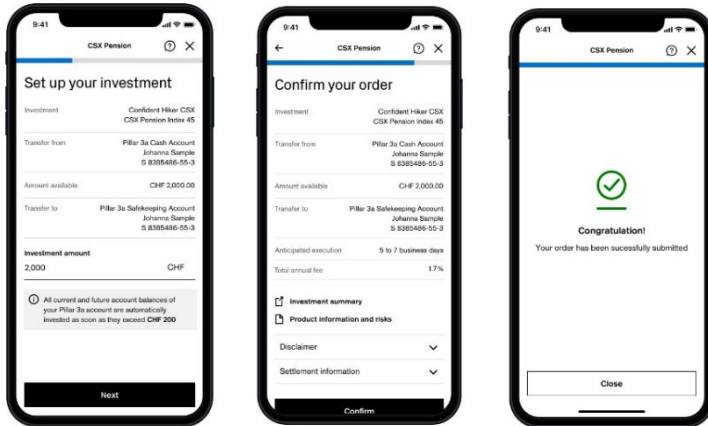
- You can then swipe up to see further details and/or open a new pension relationship by clicking on the grey button on top.
- Once you select a pension relationship, you can select an item (either cash or safekeeping account) to manage it.



## 03

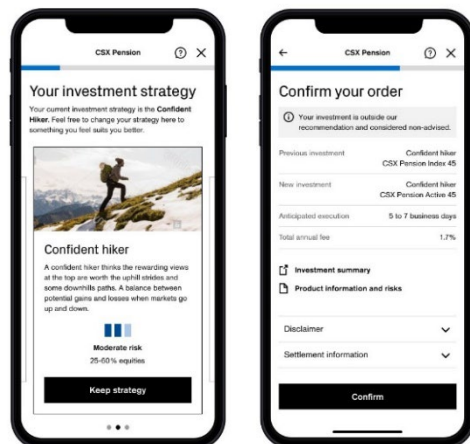
- Depending on whether you selected a cash or safekeeping account, you will be able to see a different range of possible lifecycle actions. Please select what action you would like to pursue.

# Lifecycle actions in CSX Pension Pillar 3a (2/3)



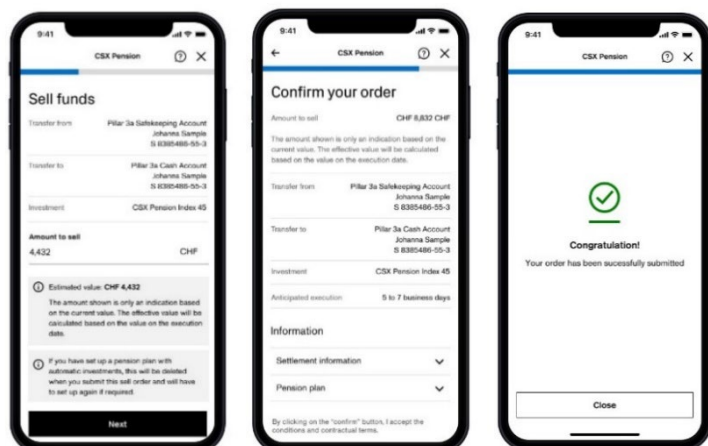
## 04

- Invest lifecycle action: invest more into your selected product.
- Simply enter the desired amount, review the details and confirm.
- This lifecycle action is only activated if there are > CHF 200 on the 3a cash account. That means that no Pension Plan should be set up yet.



## 05

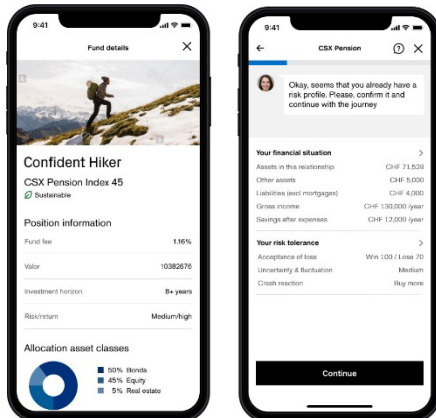
- Switch lifecycle action: switch from one strategy and investment product to another one.
- Simply choose another strategy and investment product, review the details and confirm.



## 06

- Sell lifecycle action: sell all or parts of your invested assets.
- Enter the desired amount you would like to sell (full or partial sale is possible), review the details and confirm.
- By selling full or partial, all pension plans will be automatically deleted.

# Lifecycle actions in CSX Pension Pillar 3a (3/3)



07

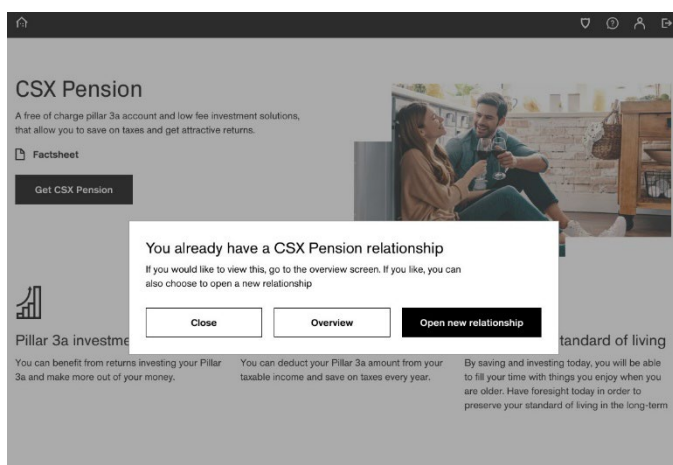
- Other lifecycle actions: investment details, risk review (to check and edit your risk profile data inputs), see your deposits / bookings.

# Opening CSX Pension Pillar 3a online and the advisory process (1/7)



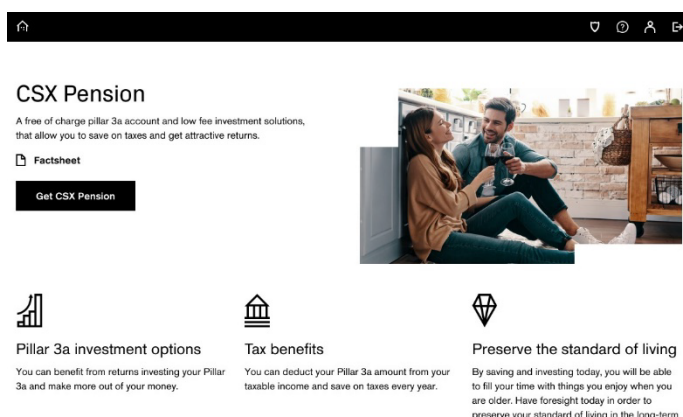
## 01

- Log on to [Credit Suisse Direct](#).
- Click on **“Save and Invest”** in the navigation bar and select **“CSX Pension: Pillar 3a”**.



## 02

- If you already have pension relationships with CREDIT SUISSE PRIVILEGIA Pillar 3 pension foundation, select the button **“Open new relationship”**. Otherwise, please proceed with step 03.



## 03

- Select the **“CSX Pension”** button to **start the process** and **open your Pillar 3a**.

# Opening CSX Pension Pillar 3a online and the advisory process (2/7)

## 04

- Answer the question about association to a pension fund by selecting **“Yes”** or **“No.”** You can find more information by clicking on **“What is this about?”**.
- On the following screen, by clicking on **“Confirm,”** you accept the PRIVILEGIA regulations provided and thereby open your Pillar 3a account.

Account opening Confirm

Account opening

Hi there, Jane! I'm your digital advisor!

I will walk you through and I already have a first question for you:

Are you a member of a pension fund (2nd Pillar)?

What is this about?

☐ Yes

☐ No

Next

Account opening Confirm

Account opening

Alright, Johanna, I can now open your pillar 3a account, please confirm that you are accepting the PRIVILEGIA regulations as part of your pension relationship.

PRIVILEGIA is the name of the Credit Suisse Pillar 3 Pension Foundation

Regulations

By clicking "Confirm", you are accepting the regulations as an integral part of the pension relationship.

Back Confirm

## 05

- Congratulations, your Pillar 3a account is being opened. Now you can decide whether you would like to invest your assets into a securities solution.
- The digital advisor shows you a historical performance would you have invested in two different solutions over a certain time horizon (3a cash account compared to CSX Pension Index 45).
- For more information on the graph and the calculation please click on the button **“Explain this to me”**.

Account opening Confirm

Account opening

Awesome! I am opening your account in the background.

Investing your Pillar 3a is a good choice. This graph is a historical performance indicator since 2012. Depending on the chosen option, you could have gained over CHF 24,000 additional income in the given time.

Shall we figure out how you can make the best out of your Pillar 3a assets?

☐ Yes

☐ Not now

Back Confirm

Explain this to me

CHF

100,000

50,000

0

2012 2013 2014 2015 2016 2017 2018 2019 2020 2021

3a pillar cash account

3a pillar starting with securities CSX Pension Index 45

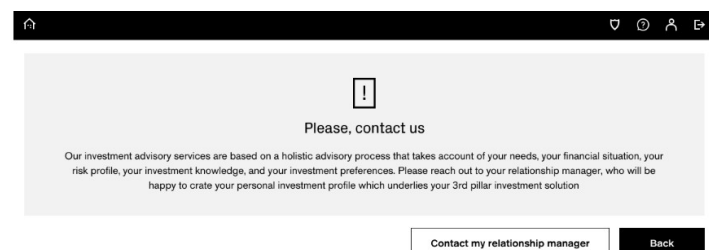
Contributions

0.00% p.a.

0.40% p.a.

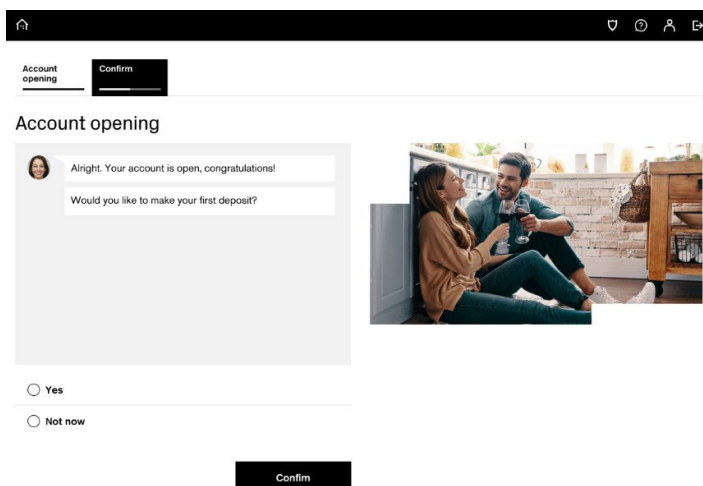


# Opening CSX Pension Pillar 3a online and the advisory process (3/7)



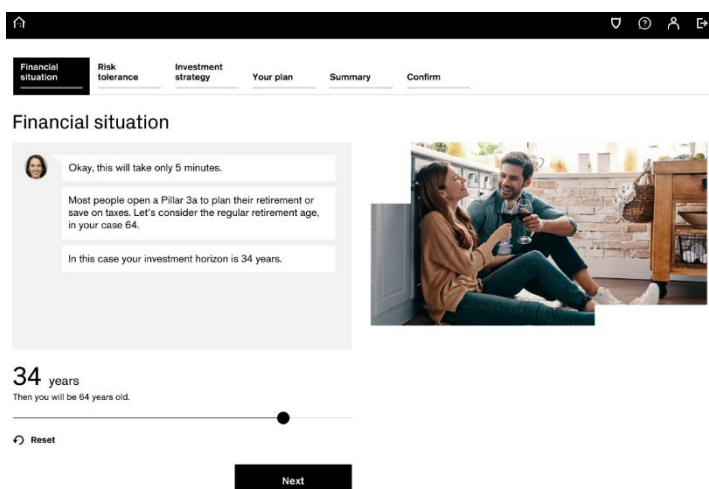
## 06

- If you have received the following message, please reach out to your relationship manager, who will be happy to create your personal investment profile which underlies your 3rd Pillar investment solution.



## 07

- If you decide not to invest at this point in time, you will be informed that your Pillar 3a account has been opened after a few seconds.
- You will be asked if you would like to make a first deposit. If you choose to make a first deposit to your newly opened Pillar 3a cash account, you will be redirected to the payments area.



## 08

- If you would like to invest, the global advisory process will begin first asking about your investment horizon.
- In case you choose an investment horizon which goes beyond the legal retirement age (64 for women and 65 for men), you are being informed that these assets must be reinvested outside of the pension relationship once you reach the legal retirement age.



# Opening CSX Pension Pillar 3a online and the advisory process (4/7)

Financial situation

Perfect! Let's continue.

You have **CHF 31,528** in your relationship with Credit Suisse.

Do you have any additional funds or investments with us or elsewhere?

This will influence our strategy recommendation. If you don't feel comfortable telling me, just leave the amount at 0, but this will likely result in a more conservative strategy.

Cash assets with other banks (CHF)  
0

Invested assets with other banks (CHF)  
0

Back Next

Your risk assessment

Almost done, Jane! Let's see how you feel about risks in

Imagine you can invest **CHF 1,000** into a stock that has a 50% chance of increasing in value by **CHF 100** and a 50% chance of decreasing in value by **CHF 90**.

Would you take the chance?

Scenario 1

50% chance	50% chance
↑ 100 CHF	-90 CHF ↓
+10%	-9%

☐ Yes

☐ No

Back Next

What to know before investing

Before showing you the investment strategy options, take a look at the characteristics, including the benefits and risks of investing, so that you can make a well informed decision.

Investment characteristics and risks

What are mutual funds?

A mutual fund pools the monies of several investors to form the fund assets. These assets are invested in a range of asset classes, such as money market investments, bonds, equities, commodities, or real estate.

The fund managers make the concrete investment decisions in line with the defined investment strategy.

What are the benefits?

What are the risks?

Detailed information

By clicking "Next" I confirm that I understand the characteristics of mutual funds and the risk of investing

Back Next

09

- In a next step, you will be asked about your financial situation. This includes questions on your yearly gross income, your liabilities, your yearly savings, and some more.
- The purpose is to understand your overall situation in order to make a suitable strategy and investment recommendation.

10

- Then, we would like to understand how you feel about risks and how tolerant you are to fluctuations in the market. These data points also help us in finding an appropriate strategy and investment product for you.

11

- After confirming several information related to your knowledge and experience in securities, you will be shown your recommended strategy and investment product.
- You can choose from a selection of indexed as well as actively managed products. The recommendation is based on all the answers you have previously provided us with (please see next page for images).
- By clicking on "Compare investment groups" you can also compare individual investment solutions.

## Desktop

# Opening CSX Pension Pillar 3a online and the advisory process (5/7)

The screenshot shows the 'Your investment strategy' step. It features three cards: 'Casual walker' (Moderate risk, 25% equities), 'Confident hiker' (Average risk, 35-45% equities, recommended), and 'Curious climber' (Enhanced risk, 75% equities). Each card includes a brief description and a risk level indicator. Navigation buttons 'Back' and 'Next' are at the bottom.

The screenshot shows the 'Your investment product' step. It displays three CSX Pension Index funds: CSX Pension Index 35, CSX Pension Index 45 (recommended), and CSX Pension Index 35. Each card lists key features like equity share, management style, and fees. A 'Compare funds' link is in the top right. Navigation buttons 'Back' and 'Next' are at the bottom.

A warning dialog box is displayed over the 'Your investment product' step. The text asks: 'Are you sure this is the right solution for you?'. It explains that the chosen strategy is not the recommendation and that the investment will be considered unsuitable. It offers a 'Proceed anyway' button and a 'Close' button.

12

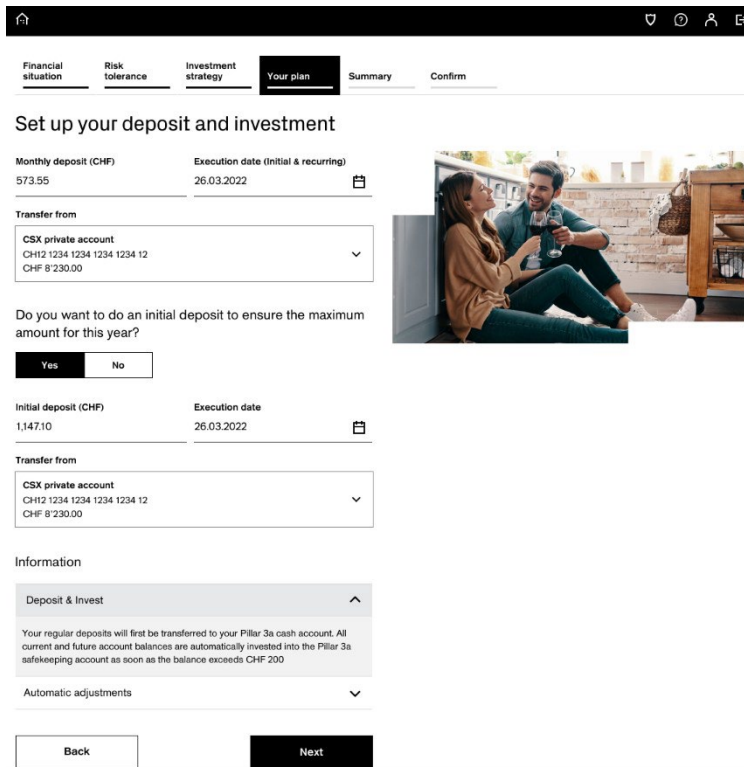
- In the new CSX Pension flow, clients are obliged to go through the advisory process. However, they can under- or overrule the recommended strategy and investment solution. If they wish to do so, they are warned that they are about to go against the recommendation and they need to actively confirm it, otherwise the investment is considered as non-advised.

13

- In a next step, you can simulate your investment. This is based on the investment product and investment horizon you chose earlier, as well as your specified amount, which you can enter now.
- You can choose from three different set-ups: monthly or yearly deposits or a one-time payment. We recommend the monthly plan as you can benefit from the average cost effect.

The screenshot shows the 'Your deposit and investment plan' step. It includes a section for 'How do you want to deposit and invest?' with options for 'Monthly', 'Yearly', and 'One time'. Below this is a 'Projection' chart showing the most probable outcome (95% chance) of reaching 168,600 CHF by April 04, based on a 18.74% 3-year net performance. Navigation buttons 'Back' and 'Next' are at the bottom.

# Opening CSX Pension Pillar 3a online and the advisory process (6/7)



Set up your deposit and investment

Monthly deposit (CHF)  
573.55

Execution date (initial & recurring)  
26.03.2022

Transfer from  
CSX private account  
CH12 1234 1234 1234 1234 12  
CHF 8'230.00

Do you want to do an initial deposit to ensure the maximum amount for this year?  
☐ Yes ☐ No

Initial deposit (CHF)  
1,147.10

Execution date  
26.03.2022

Transfer from  
CSX private account  
CH12 1234 1234 1234 1234 12  
CHF 8'230.00

Information

Deposit & Invest

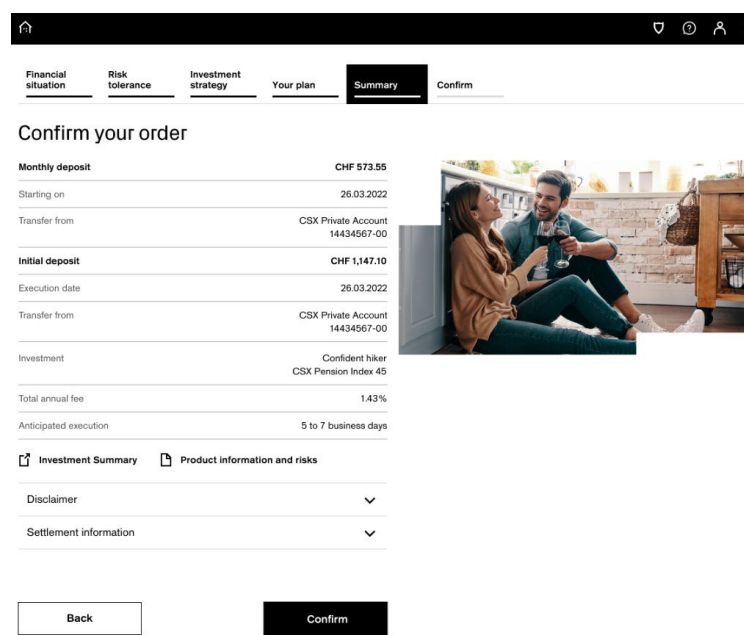
Your regular deposits will first be transferred to your Pillar 3a cash account. All current and future account balances are automatically invested into the Pillar 3a safekeeping account as soon as the balance exceeds CHF 200.

Automatic adjustments

[Back](#) [Next](#)

14

- You are almost there. Now you can enter all details for the selected set-up such as the execution date, account etc.
- All current and future account balances are automatically transferred with a pension plan into the Pillar 3a safekeeping account as soon as the balance exceeds CHF 200 and thereafter invested into your selected investment group.
- The Pillar 3a standing order will automatically transfer the maximum annual permissible. An automatic adjustment is made if the maximum legal amount changes. Credit Suisse assumes that during the relevant year, no other transfers or payments were made to Pillar 3a accounts.
- In case you selected the monthly set-up, you have the possibility to fill the gap of the missed months since the beginning of the year (initial deposit).



Confirm your order

Monthly deposit CHF 573.55

Starting on 26.03.2022

Transfer from CSX Private Account 14434567-00

Initial deposit CHF 1,147.10

Execution date 26.03.2022

Transfer from CSX Private Account 14434567-00

Investment Confident hiker CSX Pension Index 45

Total annual fee 1.43%

Anticipated execution 5 to 7 business days

[Investment Summary](#) [Product information and risks](#)

Disclaimer

Settlement information

[Back](#) [Confirm](#)

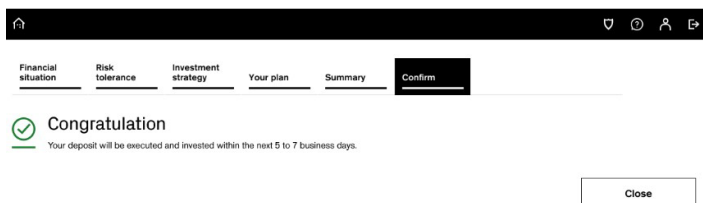
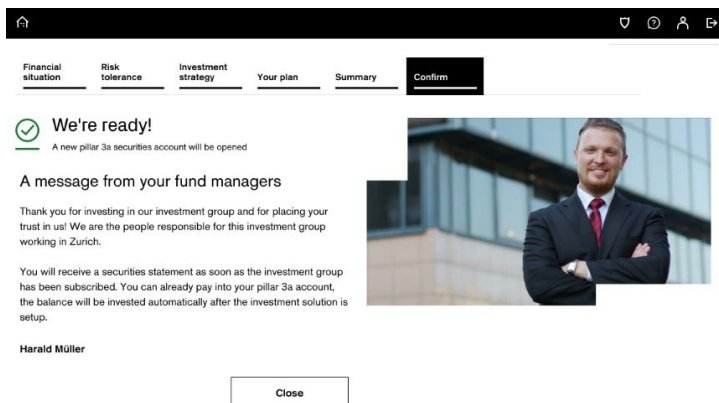
15

- Lastly, please confirm all of your inputs and read through the disclaimers and settlement information.
- The attached documents give you more details on product information and risks as well as display your investment summary. These documents will also be sent to your eDocs after execution.

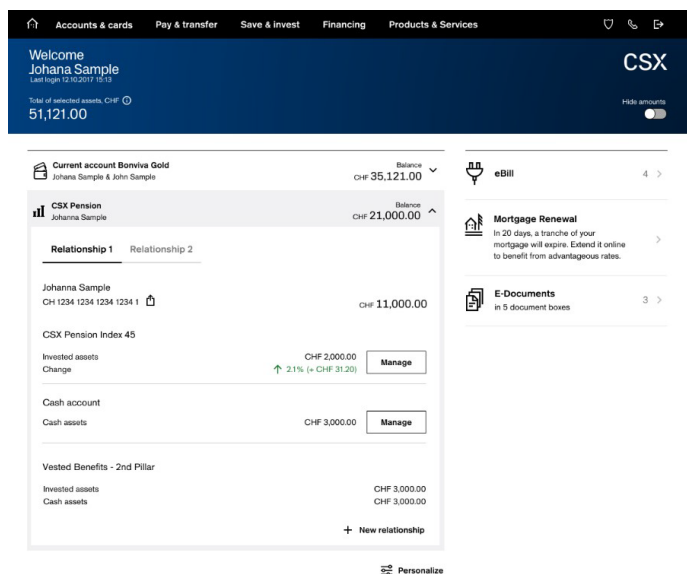
# Opening CSX Pension Pillar 3a online and the advisory process (7/7)

## 16

- Confirmation of your investment. If you chose an active investment, you will see a message from your fund manager. You are at the end of the set-up process.

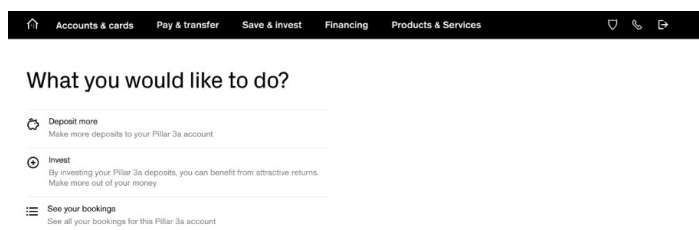


# Lifecycle actions in CSX Pension Pillar 3a (1/2)



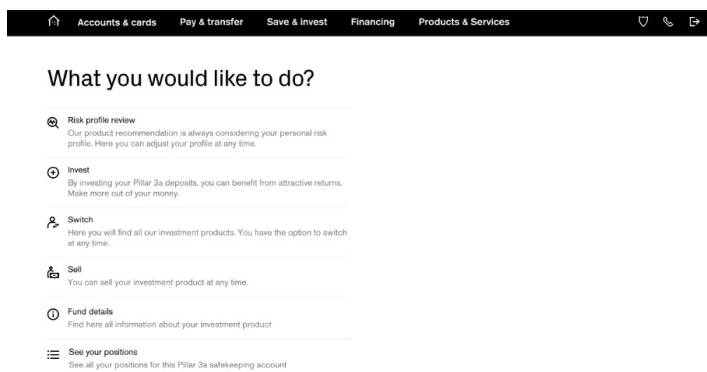
## 01

- Log on to [Credit Suisse Direct](#).
- Enter through the **home page** by clicking on **“CSX Pension”**. Depending on the client choices, this screen looks different. For example, maybe the client has several pension relationships, several investment products, or only a cash account.
- In case you have a vested benefits account, this is also shown here.
- You can then click to see further details and/or open a new pension relationship by clicking on **“+ New relationship”** on the bottom right.



## 02

- Depending on whether you selected a cash or safekeeping account, you will be able to see a different range of possible lifecycle actions. Please select what action you would like to pursue.



# Desktop

## Lifecycle actions in CSX Pension Pillar 3a (2/2)

### 03

- Sell lifecycle action: sell all or parts of your invested assets.
- Enter the desired amount you would like to sell (full or partial sale is possible), review the details and confirm.
- By selling full or partial, all pension plans will be automatically deleted.
- Please see mobile version of the guide on page 12 & 13 for other lifecycle actions.

Your plan

Summary

Confirm

Sell funds

Transfer from

Pillar 3a Safekeeping Account  
Johanna Sample  
S 8385486-55-3

Transfer to

Pillar 3a Cash Account  
Johanna Sample  
S 8385486-55-3

Investment

CSX Pension Index 45

Amount to sell (CHF)

4,432

Estimated value: CHF 4,432

The amount shown is only an indication based on the current value. The effective value will be calculated based on the value on the execution date.

If you have set up a pension plan with automatic investments, this will be deleted when you submit this sell order and will have to set up again if required.

Back

Next

Your plan

Summary

Confirm

Confirm your order

Amount to sell

CHF 8,832 CHF

The amount shown is only an indication based on the current value. The effective value will be calculated based on the value on the execution date.

Transfer from

Pillar 3a Safekeeping Account  
Johanna Sample  
S 8385486-55-3

Transfer to

Pillar 3a Cash Account  
Johanna Sample  
S 8385486-55-3

Investment

CSX Pension Index 45

Anticipated execution

5 to 7 business days

Information

Settlement information

Pension plan

By clicking on the "confirm" button, I accept the conditions and contractual terms.

Back

Confirm



### **Contact us**

We will be happy to arrange a personal consultation.  
Call us at 0844 200 114\*; Mon.– Fri., 8:00 a.m. – 8:00 p.m.  
Visit our website for more information: [credit-suisse.com/pensions](https://credit-suisse.com/pensions)

\* Please note that telephone calls to these numbers may be recorded. We assume that, by calling us, you accept this business practice.



**CREDIT SUISSE (Switzerland) Ltd.**

P.O. Box 100

CH-8070 Zurich

**[credit-suisse.com](https://www.credit-suisse.com)**