



Crackers welcome.

Clever provisioning with a system. Five good reasons that speak for UWP.



Innovation

Since its foundation in 1993, UWP has focused on innovation. Anyone who wants to make smart provisions is in good hands with us. With its own comprehensive app, UWP is one of the most modern insurance companies in Switzerland.



Specialists

At UWP, pension solutions are adapted to the customer and not the other way around. This allows you to benefit from tailor-made and finely tuned pension plans. BERAG is a competence center with a great deal of experience and know-how.



Products

Different conditions and needs require different solutions. We offer the affiliated pension funds the appropriate tools to shape your pension provision according to your needs.



Organization

Around 600 companies rely on the UWP Collective Foundation in the area of occupational benefits; on its entrepreneurial spirit and its flexibility and adaptability geared to continuity. With total assets of over three billion Swiss francs, UWP is one of the medium-sized providers in the Swiss pension fund market.

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UWPSAMMELSTIFTUNG
FÜR BERUFLICHE VORSORGE

Clever provisioning.



Investment

Six investment strategies, one thing in common: **All are first-class solutions.**

Primo. The foundation of UWP in 1993 gave rise to Primo, today's largest asset pool. Four independent asset managers selected by the Board of Trustees invest UWP's pension assets with the same strategic guidelines but different investment styles. **The dynamic investment solution.**

Terra. In 2018, Terra, an investment vehicle with a high real estate quota, was introduced. UWP oversees the real estate. Bank Julius Bär & Co. AG and Vontobel Asset Management AG manage the remaining assets. This leads to stable returns. Terra is for those for whom real estate is the new bond. **The continuously positive investment solution.**

Pari. Since 2008, UWP has offered a prudent investment solution with the Pari asset pool. An uncomplicated implementation of asset management with BKB and a conservative investment strategy results in stable returns without major risks. **The cautious, balanced investment solution.**

Solo. Opened in 2020, Solo offers customers for the first time an investment strategy that the asset manager, Bank CIC, applies to its own pension fund. Companies can call the investment strategy of this prudent bank their own with Solo. **The bank-specific investment solution.**

Alto. The Alto asset pool was launched in 2008. A high-yield investment strategy, also implemented with BKB. It enables above-average investment results. An interesting alternative to the BVG basic solutions. **The sportier investment solution.**

Tutto. Your individual pension fund solution packaged in «Tutto»; your own asset manager, your own investment strategy, your own real estate and the administrative services of the UWP Collective Foundation. Freed from regulatory tasks and obligations. The management remains in your hands. **The self-determined, individual pension solution.**

The strategies at a glance

	Primo	Pari	Alto	Terra	Solo	Tutto
Asset manager	Bank Baumann UBS Switzerland Bank Trafina IFS	BKB	BKB	Bank Julius Bär & Co. AG Vontobel Asset Management	Bank CIC	selectable
Investment philosophy	«actively managed»	Fund «BVG 35»	Fund «BVG 50»	«Real estate plus»	«like bank-owned PF»	selectable
Shares	40 %	35 %	50 %	25 %	38 %	selectable
Bonds	15 %	40 %	25 %	25 %	35 %	selectable
Real estate	35 %	25 %	25 %	50 %	15 %	selectable
Infrastructure	5 %	0 %	0 %	0 %	0 %	selectable
Alternative investments	5 %	0 %	0 %	0 %	12 %	selectable
Average of returns 2020-2024	3.33 %	2.30 %	3.83 %	2.67 %	3.00 %	