






Profile	Conservative	Defensive	Balanced	Balanced SRI ²	Dynamic
Investment goals	Favours safeguarding capital and generating income from bonds	Favours safeguarding capital and generating yield	Seeks a balance between fixed income and capital gains	Seeks a balance between fixed income and capital gains while favouring assets that are known to be sustainable	Emphasis on generating capital gains while maintaining a minimum level of investment in bonds
Risk tolerance	<ul style="list-style-type: none"> • Below average • Minimum fluctuation in capital 	<ul style="list-style-type: none"> • Below average • Minimum fluctuation in capital 	<ul style="list-style-type: none"> • Average • Fluctuations in capital as low as possible 	<ul style="list-style-type: none"> • Average • Fluctuations in capital as low as possible 	<ul style="list-style-type: none"> • Above average • Allowance for important capital fluctuations
Funds¹	Synchrony LPP Bonds	Synchrony LPP 25	Synchrony LPP 40	Synchrony LPP 40 SRI ²	Synchrony LPP 80 ³
Investment category					
Investment horizon	3 years and more	5 years and more	5 years and more	5 years and more	8 years and more

¹ Because of the bond positions, investment funds are affected by movements in interest rates. Fluctuations in value may also occur because of their exposure to equities.

² Socially Responsible Investment

³ Share allocation of the Synchrony LPP 80 fund may reach or even exceed 80%, which is in line with the Swiss legislation on occupational benefits plans (OPP2) and represents a higher proportion than those encountered in traditional provision funds. The fund may experience important value fluctuations due to its high share exposure. This fund is suited for investors with a long or very long term investment horizon and a high risk tolerance.

⁴ International bonds: in accordance with OPP 2, the proportion in foreign currencies without currency hedging may not exceed 30%.