

**Profile –
Who are we?**

We are a registered pension fund in Luxembourg and offer our clients modern company pension solutions throughout all of Europe.

FACT SHEET

ePension structure

Why did we specifically hand over administration and capital investment to Swiss specialists?

We place value on the highest quality standards:

- Since 1985 already Switzerland has had a company pension system with mandatory employer and employee contributions
- This pension system has become one of the best in the world and is therefore an excellent roll model for our entry into Europe
- Switzerland is renowned for successful and sustainable financial investment
- Our partners Tellco AG and eGroup, have been established on the Swiss pensions market for many years, oversee almost 70,000 participants and manage more than CHF 7bn in pension funds
- ePension relies on the proven Swiss system to convert guaranteed capital into a high life-long pension (conversion rate)

Why did we specifically choose Luxembourg?

We decided upon one of the most modern and renowned European financial centres:

- High level of regulation for pension funds and therefore maximum safety for employers and employees
- Experience of the financial centre and relevant supervisory bodies in the handling of international pension funds
- Europe-wide, free choice of independent service providers
- ePension belongs to its participants and is therefore not subjected to the pursuit of profit by external owners
- ePension is subject to up-to-date regulation

