



Decide today.

Relax tomorrow.

The investment packages
from St.Galler Kantonalbank

This information is for marketing purposes.

My first bank.  **St.Galler
Kantonalbank**

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Various ways to reach your destination.

You love the mountains and want to scale new heights. But the higher the mountain and more demanding the route, the more important it is to have an experienced guide, the right equipment, and accurate weather forecasts. That's exactly what you get with the new investment packages from St.Galler Kantonalbank. The goals you pursue, the investment horizon you're considering, and the risk you're prepared to accept determine the route you take – whether independently or by working with us. You decide the degree to which you want us to guide you, what equipment requirements you have in terms of banking services, and what financial market forecasts are necessary as you set out to conquer new heights. We strongly believe in ensuring you start your journey with a package that's right for your needs.

CONSULT

Individually accompanied, perfectly equipped, comprehensively informed.

Our advisors are highly trained, competent guides. You can count on their experience at every stage, and thanks to comprehensive support you'll be heading in the right direction. You decide the degree of interaction.

COMFORT

Excellent advice, implemented by specialists, more time for you.

In a one-on-one consultation, you tell us where you want to go and what you want to see. With their knowledge, ability, and state-of-the-art tools, the specialists at our in-house Investment Center will then set everything in motion in order to take you to your destination. You needn't worry about anything – you can focus on your personal interests while being kept up to speed on a regular basis.

DIRECT

No guidance, at your own risk, dependable basic support.

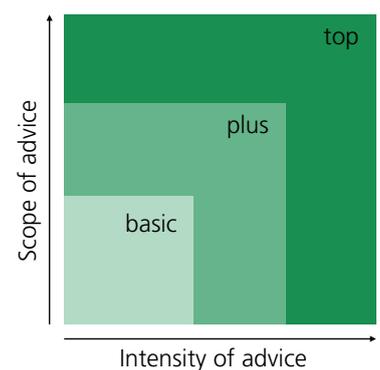
You take responsibility for your own portfolio and implement your investment decisions independently via our e-banking service. You are free to consult the latest publications and information on all aspects of financial markets on our website at sgkb.ch.



CONSULT

You have a goal. We show you the way.

With our advisory-based CONSULT package, you decide the degree of interaction you want with the bank. You determine whether you want portfolio and risk monitoring, and if so how frequently this should be undertaken. In addition, your choice of package will impact on the scope of the investment proposal and the degree of information. sgkb.ch/en-consult



CONSULT basic You plan for the long term. We provide consistency.

Your investment behaviour

You focus on long-term investment solutions with selected funds.

What we offer

Advice and support	<ul style="list-style-type: none">▪ Clarifying needs▪ Determining investment strategy▪ Contact / interaction as needed
Portfolio and risk monitoring	<ul style="list-style-type: none">▪ None
Portfolio management	<ul style="list-style-type: none">▪ Investment proposal involving first-class funds
Research and financial analysis	<ul style="list-style-type: none">▪ Market analyses▪ Assessments of selected funds

CONSULT plus You want to exploit opportunities. We give you professional support.

Your investment behaviour

You want to exploit investment opportunities, making use of our recommendations.

What we offer

Advice and support	<ul style="list-style-type: none">▪ Clarifying needs▪ Determining investment strategy▪ Setting investment restrictions▪ Annual portfolio and strategy review▪ More active and more frequent interaction
Portfolio and risk monitoring	<ul style="list-style-type: none">▪ Daily
Portfolio management	<ul style="list-style-type: none">▪ Comprehensive investment proposal
Research and financial analysis	<ul style="list-style-type: none">▪ Market analyses▪ Assessments of securities from our product spectrum

CONSULT top You have clear objectives. We give you personal guidance.

Your investment behaviour

You follow the financial markets with great interest, you're an active investor, and you want tailored recommendations.

What we offer

Advice and support	<ul style="list-style-type: none">▪ Clarifying needs▪ Determining individual investment strategy▪ Setting investment restrictions▪ Annual portfolio and strategy review▪ Involvement of investment specialists▪ Ongoing interaction with us
Portfolio and risk monitoring	<ul style="list-style-type: none">▪ Daily▪ Alert in event of strategy deviations
Portfolio management	<ul style="list-style-type: none">▪ Comprehensive investment proposal▪ Consolidated asset analysis
Research and financial analysis	<ul style="list-style-type: none">▪ Market analyses▪ Assessments of securities▪ Participation in monthly "CIO Talk" telephone conference



COMFORT

You focus on your surroundings. We take you to your goal.

With our COMFORT investment package, you delegate the implementation of your investment strategy to our investment specialists. This enables you to save time and focus on your plans and ideas with confidence. sgkb.ch/en-comfort

COMFORT You determine the strategy. We manage your assets.

Your investment behaviour

Together with your client advisor, you choose the investment strategy that's right for you and leave implementation to our experienced investment specialists, who will systematically monitor your portfolio.

What we offer

Advice and support	<ul style="list-style-type: none"> ▪ Clarifying needs ▪ Determining investment strategy ▪ Choosing a suitable type of mandate ▪ Regular performance discussions
Portfolio and risk monitoring	<ul style="list-style-type: none"> ▪ Daily by investment specialists
Portfolio management	<ul style="list-style-type: none"> ▪ Strategy-compliant management by investment specialists
Research and financial analysis	<ul style="list-style-type: none"> ▪ Market analyses ▪ Participation in monthly "CIO Talk" telephone conference

With St.Galler Kantonalbank, you can choose from eight attractive asset management mandates. Together with your advisor, you decide what type of mandate is the perfect match for you:

	COMFORT active	<ul style="list-style-type: none"> ▪ Primarily active bond and equity funds ▪ Best-in-class approach ▪ Active control of asset classes
	COMFORT strategy	<ul style="list-style-type: none"> ▪ Passive bond and equity funds ▪ Systematic portfolio focus on the strategy ▪ Low-cost and efficient
	COMFORT premium	<ul style="list-style-type: none"> ▪ Direct investments (equities and bonds) and selected funds ▪ Globally diversified ▪ Active control of asset classes
	COMFORT premium helvetia	<ul style="list-style-type: none"> ▪ Swiss equities and bonds in CHF ▪ Active control of asset classes
	COMFORT premium eco	<ul style="list-style-type: none"> ▪ Direct investments (equities and bonds) ▪ ESG guidelines applied to investment selection. The term ESG (Environmental, Social and Governance) describes the criteria referred to when evaluating whether a company behaves in an ethical and sustainable way. ▪ Active control of asset classes
	COMFORT premium dividend	<ul style="list-style-type: none"> ▪ Direct investments (equities and bonds) and selected funds with high and stable dividend distributions ▪ Various distribution options ▪ Active control of asset classes
	COMFORT tail risk	<ul style="list-style-type: none"> ▪ Primarily passive bond and equity funds ▪ Dynamic management of equity allocation through innovative risk measurement and early warning system
	COMFORT private	<ul style="list-style-type: none"> ▪ Precisely replicates your personal ideas and objectives ▪ Our investment specialists design your desired portfolio and monitor it daily



DIRECT

You do it all yourself. We help you do so.

The DIRECT investment package gives you the freedom to take your investment decisions independently, without using the bank's advisory services. We provide a state-of-the-art e-banking service to enable you to implement your transactions, as well as reliable custody account management and an asset statement with all the information you need.

sgkb.ch/en-direct

DIRECT You decide independently. We provide an ideal basis.

Your investment behaviour

You rely on your own sources of information, decide on your investments without our advice, and execute stock-market transactions independently via our user-friendly e-banking service.

What we offer

Advice and support	▪ No investment advice
Portfolio and risk monitoring	▪ No monitoring
Portfolio management	▪ No investment recommendations
Research and financial analysis	▪ Market analyses

Our e-banking solution lets you take care of your banking and stock-market transactions securely and conveniently from the comfort of your home. These comprehensive services are simple to use, making it easier for you to manage all aspects of your investments:

- You always have an overview thanks to details of all custody account transactions and maturities as well as current performance.
- The VALUEBOX stock-exchange and financial platform keeps you up-to-date with the latest market developments.
- All bank records and custody account statements are available electronically at all times.
- Mobile banking gives you even greater flexibility: stock-market orders and quotes are also possible via smartphone.
- Find out about various events in e-banking via email or SMS.

Our investment packages at a glance

Compare our packages directly online at sgkb.ch/invest



How would you like to take your investment decisions?	You are advised by us personally, but make decisions yourself. You determine the scope of your exchange with us.		
Our package	CONSULT basic	CONSULT plus	CONSULT top
Your investment behaviour	You focus on long-term investment solutions with selected funds.	You want to exploit investment opportunities by making use of our recommendations.	You are an active investor and would like individual investment recommendations.
Advice and support	As required	Active and regular	Continuous
Clarifying needs and determining investment strategy	✓	✓	✓
Setting of investment restrictions		✓	✓
Portfolio and strategy review		✓	✓
Involvement of investment specialists			✓
Selection of appropriate mandate solution			
Portfolio and risk monitoring	No monitoring	Daily	Daily
Alert in the event of investment strategy deviations			✓
Portfolio management			
Investment proposal	✓ Involving first-class funds	✓	✓ Incl. consolidated asset analysis
Research and financial analysis			
Market analyses: sgkb.ch/enews	✓	✓	✓
Assessments of securities	✓ Selected funds only	✓ SGKB product range only	✓
Participation in "CIO Talk" telephone conference			✓
Reimbursement of sales remuneration	✓	✓	✓



You delegate the decisions to us.

You decide independently.

COMFORT

DIRECT

You would like to leave your investment transactions to our experienced investment specialists and invest only a little of your own time.

You rely on your own sources of information and do not require any investment advice.

Regular performance discussions

No investment advice



Ongoing monitoring of your agreed investment strategy by investment specialists



Daily

No monitoring

Strategy-compliant management by investment specialists

No investment recommendations



Personalized advice for private and business clients

9450 Altstätten 071 755 01 26	9403 Goldach 071 844 28 28	9001 St. Gallen 071 231 31 31
9434 Au 071 747 15 15	9201 Gossau 071 385 20 20	9014 St. Gallen-Bruggen 071 231 34 00
9478 Azmoos 081 783 10 11	9435 Heerbrugg 071 722 55 55	9016 St. Gallen-Neudorf 071 288 01 88
7310 Bad Ragaz 081 303 42 00	9102 Herisau 071 354 85 11	9430 St. Margrethen 071 747 29 29
9602 Bazenheid 071 931 24 24	8887 Mels 081 723 01 81	9053 Teufen 071 335 09 90
9471 Buchs 081 756 36 66	9650 Nesslau 071 994 14 22	8730 Uznach 055 285 93 41
9113 Degersheim 071 371 14 22	9463 Oberriet 071 761 24 24	9240 Uzwil 071 955 49 49
9444 Diepoldsau-Schmitter 071 733 77 11	8640 Rapperswil-Jona 055 222 74 11	8880 Walenstadt 081 735 16 22
9642 Ebnat-Kappel 071 993 26 26	9424 Rheineck 071 888 52 88	9630 Wattwil 071 988 42 42
8733 Eschenbach 055 282 20 01	9401 Rorschach 071 844 27 27	9500 Wil 071 913 62 06
9230 Flawil 071 393 15 25	7320 Sargans 081 723 11 43	9300 Wittenbach 071 298 45 45
8890 Flums 081 733 22 23	8718 Schänis 055 619 67 67	
9473 Gams 081 771 11 41	9475 Sevelen 081 783 10 11	

All our branches have at least one ATM. Cash can also be withdrawn at the following locations:

- Abtwil
- Bad Ragaz: Casino
- Buchs-Räfis: Churerstrasse 63
- Jonschwil
- Niederuzwil
- Rapperswil-Jona: Molkereistrasse; Fischmarktplatz 1
- St. Gallen:
AVIA Shop (Oberstrasse)
Casino (Hotel Radisson)
Kantonsspital
Multergasse
OLMA: Cashbox
- Trübbach
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

Internet: www.sgkb.ch

Email: info@sgkb.ch

Client Advisory Center:

+ 0844 811 811

Advice on products and services, information on account management and payment transactions

newhome

Personal advice: private banking

7310 Bad Ragaz 081 303 43 00	9001 St. Gallen 071 227 96 00	9500 Wil 071 913 71 00
8640 Rapperswil-Jona 055 222 53 00	9430 St. Margrethen 071 747 13 00	8021 Zurich 044 214 31 11

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