









# COMFORT asset management – overview

	COMFORT active 	COMFORT strategy 	COMFORT tail risk 	COMFORT private 
Minimum investment	CHF 100'000	CHF 50'000	CHF 300'000	CHF 1'000'000
Currencies	CHF, EUR	CHF, EUR	CHF, EUR	CHF, EUR, USD
Strategies	<ul style="list-style-type: none"> <li>– Income (0–35 %)¹</li> <li>– Balanced (25–60 %)¹</li> <li>– Growth (40–90 %)¹</li> <li>– Capital gains (65–100 %)¹</li> </ul>	<ul style="list-style-type: none"> <li>– Income (24–26 %)¹</li> <li>– Balanced (48–52 %)¹</li> <li>– Growth (72–78 %)¹</li> </ul>	<ul style="list-style-type: none"> <li>– 0–50 % equity allocation</li> <li>– 0–100 % equity allocation</li> </ul>	Individual
Management style	Tactical: Optimization of risks and opportunities by actively implementing our investment specialists' market assessments and forecasts	Strategic: Regular portfolio rebalancing in line with investment strategy and original asset allocation	Dynamic: The Tail Risk Indicator is a measurement and early warning system which identifies critical market phases early and adjusts the equity allocation dynamically	Individual
Characteristics	<ul style="list-style-type: none"> <li>– Primarily active bond and equity funds</li> <li>– Best-in-class approach</li> <li>– Active control of investment categories</li> </ul>	<ul style="list-style-type: none"> <li>– Passive bond and equity funds</li> <li>– Periodic rebalancing of the portfolio in line with strategy</li> <li>– Low-cost and efficient</li> </ul>	<ul style="list-style-type: none"> <li>– Primarily passive bond and equity funds</li> <li>– Dynamic control of equity allocation through indicators</li> </ul>	<ul style="list-style-type: none"> <li>– The portfolio precisely replicates your personal ideas and objectives</li> <li>– Our investment specialists design your required portfolio</li> </ul>
	COMFORT premium 	COMFORT premium helvetia 	COMFORT premium eco 	COMFORT premium dividend 
Minimum investment	CHF 300'000	CHF 300'000	CHF 300'000	CHF 300'000
Currencies	CHF, EUR, USD	CHF	CHF, EUR	CHF, EUR
Strategies	<ul style="list-style-type: none"> <li>– Interest income (0–5 %)¹</li> <li>– Income (0–35 %)¹</li> <li>– Balanced (25–60 %)¹</li> <li>– Growth (40–90 %)¹</li> <li>– Capital gains (65–100 %)¹</li> </ul>	<ul style="list-style-type: none"> <li>– Interest income (0–5 %)¹</li> <li>– Income (0–35 %)¹</li> <li>– Balanced (25–60 %)¹</li> <li>– Growth (40–90 %)¹</li> <li>– Capital gains (65–100 %)¹</li> </ul>	<ul style="list-style-type: none"> <li>– Income (0–35 %)¹</li> <li>– Balanced (25–60 %)¹</li> <li>– Growth (40–90 %)¹</li> <li>– Capital gains (65–100 %)¹</li> </ul>	<ul style="list-style-type: none"> <li>– Income (0–35 %)¹</li> <li>– Balanced (25–60 %)¹</li> <li>– Growth (40–90 %)¹</li> <li>– Capital gains (65–100 %)¹</li> </ul>
Management style	Tactical: Optimization of risks and opportunities by actively implementing our investment specialists' market assessments and forecasts	Tactical: Optimization of risks and opportunities by actively implementing our investment specialists' market assessments and forecasts	Tactical: Optimization of risks and opportunities by actively implementing our investment specialists' market assessments and forecasts	Tactical: Optimization of risks and opportunities by actively implementing our investment specialists' market assessments and forecasts
Characteristics	<ul style="list-style-type: none"> <li>– Direct investments and selective bond and equity funds</li> <li>– Active control of investment categories</li> </ul>	<ul style="list-style-type: none"> <li>– Swiss equities and bonds in CHF</li> <li>– Active control of investment categories</li> </ul>	<ul style="list-style-type: none"> <li>– Direct investments (equities and bonds)</li> <li>– Active control of investment categories</li> <li>– ESG (environment, social, governance) guidelines on stock selection</li> </ul>	<ul style="list-style-type: none"> <li>– Direct investments with high and stable dividend payments</li> <li>– Active control of investment categories</li> <li>– Various distribution options</li> </ul>

¹ Bandwidth for equities and equity-type investments