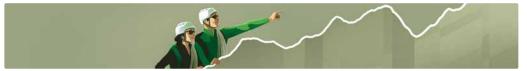
Our investment packages at a glance







	CONSULT basic	CONSULT plus	CONSULT top	COMFORT	DIRECT
How do you make your investment decisions?	You are advised by us personally, but make decisions yourself. You determine the scope of your exchanges with us.			You delegate decisions to our investment specialists.	You decide on your own.
Your requirements	You focus on long-termin invest– ment solutions with selected funds.	You want to exploit investment opportunities while at the same time making use of our recommendations.	You are an active investor and would like individual investment recommendations.	You would like to leave your invest- ment transactions to our specialists and invest only a little of your own time.	You do not want any investment advice.
Advice and support	 Clarifying needs Determining investment strategy Contact/interaction as needed 	 Clarifying needs Determining investment strategy Setting investment restrictions Annual portfolio and strategy review Active, regular interaction 	 Clarifying needs Determining individual investment strategy Setting investment restrictions Annual portfolio and strategy review Involvement of investment specialists Ongoing interaction 	 Clarifying needs Determining investment strategy Selecting a suitable mandate solution Regular performance discussions 	– No investment advice
Portfolio and risk monitoring	None	Daily	DailyAlerts in the event of strategy deviations	– Daily by investment specialists	No monitoring
Portfolio management	Investment proposal involving selected funds	Comprehensive investment proposalPersonalized investment proposals via SGKB app	 Comprehensive investment proposal Consolidated asset analysis Personalized investment proposals via SGKB app 	Strategy-compliant management by investment specialists	No investment recommendations
Research and financial analysis	Market analyses Assessments of selected funds	Market analyses Assessments of securities from our product spectrum	Market analysesAssessments of securities"CIO Talk" telephone conference	Market analyses "CIO Talk" telephone conference	Market analyses
Sales remuneration	Comprehensive reimbursement	Comprehensive reimbursement	Comprehensive reimbursement	Comprehensive reimbursement	No reimbursement
Package price p. a. as proportion of custody account value	– 0.35% (mind. CHF 100)	– 0.50% – 0.65% (min. CHF 600) – 50% rebate on transaction prices – incl. e-tax statement	 - 0.75% - 0.90% (min. CHF 4000) - 24 transactions free of charge - incl. e-tax statement and basic products 	– From 0.80 % (min. CHF 450) – incl. e-tax statement	0.25% (min. CHF 100)

