

# Our investment packages at a glance



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