



COMFORT tail risk

Investment in a systematic, risk controlled manner

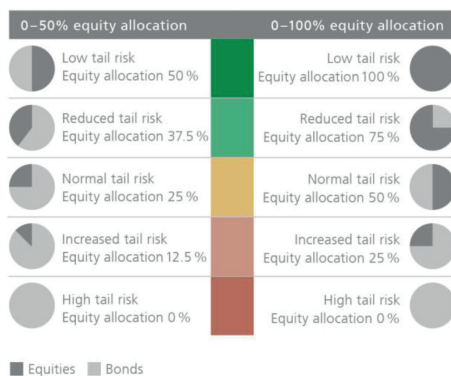
«COMFORT tail risk» invests in a risk-controlled manner, focusing mainly on passive bond and equity funds. The portfolio is globally diversified.

The dynamic equity allocation in your portfolio is controlled by an innovative risk-measurement and early warning system developed by Finreon Ltd. By systematic analysis of over 26 sub-factors and 4 additional indicators, the «Tail Risk Indicator» recognizes critical market phases at an early stage, thus enabling your portfolio manager to react in good time.



«What we recommend to our clients is also good for St.Galler Kantonalbank. We have faith in our Investment Center experts. That's why CHF 30 million of our assets are invested in the COMFORT asset management mandate.»

Christian Schmid
CEO of St.Galler Kantonalbank AG



How you benefit

- Innovative risk-measurement and early warning system
- Efficient and low-cost implementation through diversified passive investment funds
- Consistent and systematic investment process within the scope of your investment strategy
- Constant monitoring of your portfolio
- Detailed reporting and all the documents you need for your tax return (only available for selected countries)

| |
|---|
| Minimum investment CHF 300,000 or the equivalent |
| Reference currency CHF and EUR |
| Available strategies 0-50% equity allocation 0-100% equity allocation |
| Investment instruments Primarily passive bond and equity funds |
| Management style Dynamic |
| Exclusions We follow the exclusion list of the Swiss Association for Responsible Investments (SVVK) and exclude manufacturers of controversial weapons. |

COMFORT tail risk: price summary

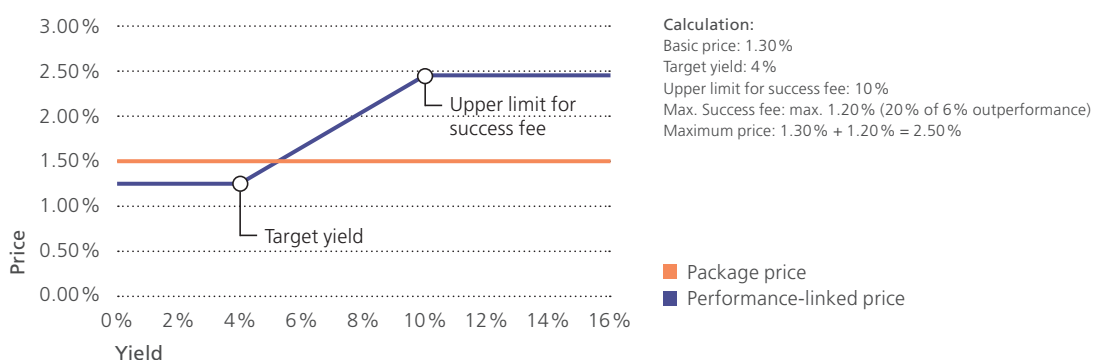
Package prices p.a.

| Equivalent in CHF | 0–50 % equity allocation | 0–100 % equity allocation |
|-------------------|--------------------------|---------------------------|
| from 300'000.– | 1.55 % | 1.55 % |
| from 500'000.– | 1.50 % | 1.50 % |
| from 1'000'000.– | 1.45 % | 1.45 % |
| from 2'000'000.– | 1.40 % | 1.40 % |
| Minimum price | CHF 4650.– | CHF 4650.– |

Success-based pricing model

| | 0–50 % equity allocation | 0–100 % equity allocation |
|---------------------------------------|---|---------------------------|
| Basic price | Discount of 0.25 % on the package price | |
| Success fee payable on outperformance | 20.00 % | |
| Target return | 2.00 % | 4.00 % |
| Upper limit for success fee (cap) | 8.00 % | 10.00 % |
| Minimum price | CHF 3900.– | |

Example: 0-100% equity allocation, from CHF 300'000.–



Do you have any questions?

We'll be happy to help:

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