



COMFORT active



Active investment fund mandate for superior performance

«COMFORT active» focuses primarily on active bond and equity funds. Our portfolio managers only select funds that are among the best in their category («best-in-class approach»).

The portfolio is globally diversified and actively managed. As an investor, you benefit directly from the assessments and forecasts of our investment specialists and are able to optimize the opportunities and risks within the scope of your investment strategy.

How you benefit

- Professional asset management already available from CHF 100,000
- Objective selection of the best-quality funds using the expertise of our best fund managers
- Our investment specialists' assessments have a direct impact on your portfolio
- Continuous tracking of the financial markets and trends
- Constant monitoring of your portfolio
- Consistent and systematic investment process within the scope of your investment strategy
- Detailed reporting and all the documents you need for your tax return (only available for selected countries)



«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

Minimum investment

CHF 100,000 or the equivalent

Reference currency

CHF and EUR

Available strategies

Yield, balanced, growth, equity

Investment instruments

Primarily active bond and equity funds

Management style

Tactical

COMFORT active: price summary

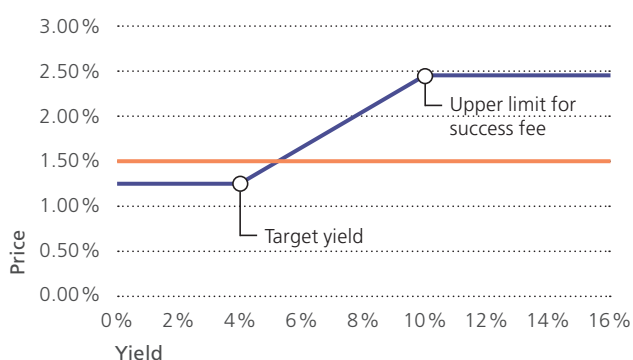
Package prices p.a.

Gegenwert CHF	Yield	Balanced	Growth	Equity
from 100'000.–	1.25 %	1.40 %	1.50 %	1.55 %
from 500'000.–	1.20 %	1.35 %	1.45 %	1.50 %
from 1'000'000.–	1.15 %	1.30 %	1.40 %	1.45 %
from 2'000'000.–	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	CHF 1250.–	CHF 1400.–	CHF 1500.–	CHF 1550.–

Success-based pricing model

	Yield	Balanced	Growth	Equity
Basic price	Discount of 0.25 % on the package price			
Success fee payable on outperformance	20.00 %			
Target return	2.00 %	4.00 %	5.00 %	6.00 %
Upper limit for success fee (cap)	8.00 %	10.00 %	11.00 %	12.00 %
Minimum price	CHF 1000.–	CHF 1150.–	CHF 1250.–	CHF 1300.–

Example: Balanced, from CHF 100'000.–



Calculation:

Basic price: 1.15 %
 Target yield: 4 %
 Upper limit for success fee: 10 %
 Max. Success fee: max. 1.20 % (20 % of 6 % outperformance)
 Maximum price: 1.15 % + 1.20 % = 2.35 %

■ Package price
 ■ Performance-linked price

Do you have any questions?

We'll be happy to help:

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