



COMFORT private

Tailor-made for your own individual portfolio

«COMFORT private» allows you to prepare an investment solution tailored to your exact requirements in consultation with our specialists.

Together with us, you define your individual long-term asset allocation (strategy): the breakdown into asset classes, the way in which strategy is controlled and implemented, the type of investment instruments and preferred themes, regions and sectors.

How you benefit

- Investment specialists devise your preferred portfolio together with you.
- The portfolio precisely replicates your personal ideas and objectives
- 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)



«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 1,000,000 or the equivalent

Reference currency

Individual

Available strategies

Individual

Investment instruments

Direct investments plus active bond and equity funds

Management style

Individual

Exclusions

We follow the exclusion list of the Swiss Association for Responsible Investments (SVVK) and exclude manufacturers of controversial weapons.

COMFORT private: price summary

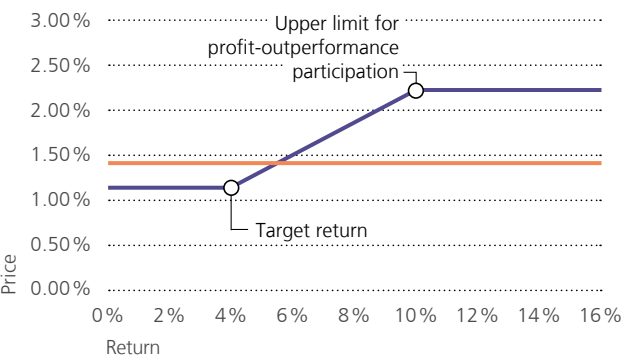
Package prices p.a.

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 1'000'000.–	0.80 %	1.45 %	1.60 %	1.70 %	1.75 %
from 2'000'000.–	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 5'000'000.–	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
Minimum price	CHF 8000.–	CHF 14'500.–	CHF 16'000.–	CHF 17'000.–	CHF 17'500.–

Success-based pricing model

	Fixed income	Yield	Balanced	Growth	Equity
Basic price	not available	Discount of 0.25 % on the package price			
Success fee payable on outperformance	not available	20.00 %			
Target return	not available	2.00 %	4.00 %	5.00 %	6.00 %
Upper limit for success fee (cap)	not available	8.00 %	10.00 %	11.00 %	12.00 %
Minimum price	not available	CHF 12'000.–	CHF 13'500.–	CHF 14'500.–	CHF 15'000.–

Example: Balanced, from CHF 5'000'000.–



Calculation example 1:
Target return: 4 %
Actual net return achieved: 5 %
Outperformance: 1 % (Actual net yield - target yield)
Profit participation in outperformance 20%: 0.2 % (20 % of 1 %)

Calculation example 2 (maximum):
Target return: 4 %
Actual net return achieved: 12 %
Outperformance: 6 % (Upper limit - target yield, as upper limit was exceeded)
Profit participation in outperformance 20%: 1.2 % (20 % of 6 %)

Package price
Performance-based price

Do you have any questions?

We'll be happy to help:

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