



## COMFORT strategy

### Invest efficiently and at low cost

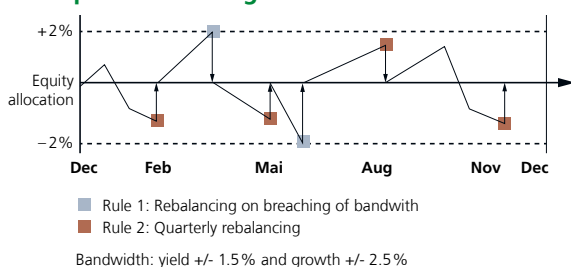
COMFORT «strategy» is geared to adhering rigorously to your investment strategy. Adjustments are regularly made for deviations due to market changes, in line with your chosen investment strategy and the original asset allocation (rebalancing).

The mandate invests exclusively in passive investment funds. Thanks to the simple, straightforward portfolio structure, your chosen investment strategy can be implemented efficiently and at low cost.

#### How you benefit

- Professional asset management available as of CHF 50,000
- Efficient, low-cost implementation thanks to passive bond and equity funds
- Consistent and systematic investment process within the scope of your investment strategy
- Constant monitoring of your portfolio
- Periodic rebalancing of the portfolio in line with your strategy
- Detailed reporting and all the documents you need for your tax return (only available for selected countries))

#### Example Rebalancing



«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 50'000 or the equivalent

**Reference currency**  
CHF and EUR

**Available strategies**  
Yield, balanced, growth

**Investment instruments**  
Exclusively passive bond and equity funds

**Management style**  
Strategic

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

# COMFORT strategy: price summary

## Package prices p.a.

Equivalent in CHF	Yield	Balanced	Growth
from 50'000.–	0.90 %	0.90 %	0.90 %
from 500'000.–	0.85 %	0.85 %	0.85 %
from 750'000.–	0.80 %	0.80 %	0.80 %
Minimum price	CHF 450.–	CHF 450.–	CHF 450.–

## Do you have any questions?

We'll be happy to help:

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