CONSULT top investment package

Customized investment strategy with first-class services

You follow the financial markets with great interest, are an active investor, and would like competent support from your client advisor. You would also like regular individual investment recommendations and ongoing portfolio monitoring.

Advice and support	●●●
Portfolio and risk monitoring	●●●
Portfolio management	●●●
Research and financial analysis	●●●

Your advantages

– Your client advisor supports you in your investment decisions
– You benefit from total individuality and attentiveness when it comes to strategy monitoring, portfolio and risk monitoring, products and research
– Involvement of investment specialists
– 24 cost-free transactions p.a., thereafter 50 % rebate
– e-tax statement included

Advice and support

– Personal client advisor
– If required: Involvement of investment specialists
– Careful clarification of your investment needs, knowledge and experience
– Elaboration of your individual investment strategy
– Setting of investment restrictions
– Annual portfolio and strategy review

Portfolio and risk monitoring

– Daily monitoring with prompt information in event of
  - downgradings by our Research team
  - cluster risks in respect of individual investments
  - attainment of a set price limit

– Alerts in the event of deviation from your investment strategy

Portfolio management

– Comprehensive investment proposal
  - with consolidated assets analysis
  - based on our monitored product spectrum
  - with portfolio simulations (backtesting and stress tests)

– Customized structured products

Research and financial analysis

– Market analyses under ⇗ sgkb.ch/en-enews
– Assessments of securities
– Monthly “CIO Talk” telephone conference

My investments in der SGKB App

– Interactive asset statement and portfolio performance
– Personal investment recommendations directly to your smartphone
– Access to the market analyses of the Investment Center
– Monitoring of your portfolio restrictions for your selected strategy

Securities portfolio services

– Administration of your securities
– Asset statement with portfolio performance/analysis and status of adherence to strategy

My first bank. St.Galler Kantonalbank

CONSULT top price overview

Package price p.a. dep. on portfolio value (CHF equivalent)	– up to 500,000 – up to 1,000,000 – up to 5,000,000 – from 5,000,000 – Minimum price p. a.		0.90 % 0.85 % 0.80 % 0.75 % CHF 4000
Special rates	– First 24 transactions p. a. – From 25th transaction: 50% rebate on SGKB standard tariffs – Special rate for SGKB registered share – Supplement on securities with a foreign domicile – Supplement on third-party funds – Supplement for physically held metals		Included See transaction prices free of charge 0.10 % 0.20 % 0.10 %
Transaction prices (CHF equivalent)	**Bonds** Money market & bond funds (excl. ETF)	**Equities (Swiss)** All other funds Structured products	**Equities (foreign)** All other funds Structured products
up to CHF 25,000	0.50%	0.60%	0.80%
up to CHF 100,000	0.40%	0.50%	0.70%
up to CHF 1,000,000	0.30%	0.40%	0.60%
from CHF 1,000,000	0.20%	0.25%	0.50%
Minimum if instruction given to client advisor / Client Advisory Center	CHF 40	CHF 40	CHF 60
Securities portfolio services	– Asset statement with portfolio performance/analysis and results of strategy monitoring – List of transactions – E-tax statement Switzerland[1] – Reclaiming of tax at source		Included Included Included See price table p. 15
Other services	– Account management / postage fees / agio / disagio / payment transactions / annual fees for four Debit Mastercards – Involvement of specialists from our Investment Center		Included 1x p. a. included
Third-party payments	– Sales remuneration for investment funds		Comprehensive reimbursement
Pensions and financial planning	– Pension analysis – Financial planning – Inheritance advice – Estate distribution and execution of wills – Tax returns – Tax advice		See price table p. 14

[1] Only for clients domiciled in Switzerland.

The complete price table Services and prices for investment transactions can be found at sgkb.ch.

Do you have any questions?
We'll be happy to help:

0844 811 811 info@sgkb.ch sgkb.ch

Portfolio-related investment advice
This type of investment advice takes the client's portfolio into account. A personalized investor profile and investment strategy are developed and agreed upon, based on the client's knowledge and experience in dealing with financial instruments, as well as the client's tolerance and appetite.

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