



# COMFORT premium eco

## Focusing on sustainable direct investments

«COMFORT premium eco» focuses on direct investments (equities and bonds), supplemented by selected funds. The selection of securities takes account of the ESG\* guidelines of St.Galler Kantonalbank.

ESG stands for «Environment, Social und Governance», i.e. company management that is eco-friendly and socially responsible. As an investor who attaches importance to ecological sustainability, social justice and societal values, 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

- You invest with a good conscience
- Clear, transparent portfolio structure through direct investments
- Investment in individual securities of companies and organizations that meet our ESG criteria
- Our investment specialists' assessments have a direct impact on your portfolio
- 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 300,000 or the equivalent

#### Reference currency

CHF and EUR

#### Available strategies

Yield, balanced, growth, equity

#### Investment instruments

Direct investments and selective bond and equity funds

#### Management style

Tactical

\* For further information please contact your advisor.

# COMFORT premium eco: price summary

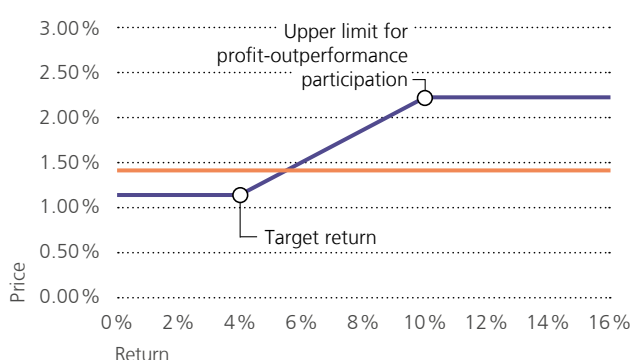
## Package prices p.a.

Equivalent in CHF	Yield	Balanced	Growth	Equity
from 300'000.–	1.45 %	1.60 %	1.70 %	1.75 %
from 1'000'000.–	1.35 %	1.50 %	1.60 %	1.65 %
from 2'000'000.–	1.25 %	1.40 %	1.50 %	1.55 %
from 5'000'000.–	1.15 %	1.30 %	1.40 %	1.45 %
Minimum price	CHF 4350.–	CHF 4800.–	CHF 5100.–	CHF 5250.–

## 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 3600.–	CHF 4050.–	CHF 4350.–	CHF 4500.–

## Example: Balanced, from CHF 2'000'000.–



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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