

COMFORT premium dividend

Focusing on high-income direct investments



«COMFORT premium dividend» focuses on direct investments (bonds and equities) plus selected funds of companies offering high and stable dividend payments. The portfolio is globally diversified. As an investor who would like a regular income, 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. You have the choice of either directly reinvesting the income or having it paid into an account.

How you benefit

- Investments in individual securities of companies paying high and stable dividends.
- Clear, transparent portfolio structure through direct investments
- Continuous tracking of the financial markets and trends
- 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)

Minimum investment

CHF 300,000 or the equivalent

Reference currency

CHF, EUR and USD

Available strategies

Yield, balanced, growth, equity

Investment instruments

Direct investments and selective bond and equity funds

Management style

Tactical



«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.»

Roland Ledergerber
CEO of St.Galler Kantonalbank AG

Do you have any questions?

We'll be happy to help.

0844 811 811 | info@sgkb.ch | www.sgkb.ch/dividend

COMFORT premium dividend: price summary

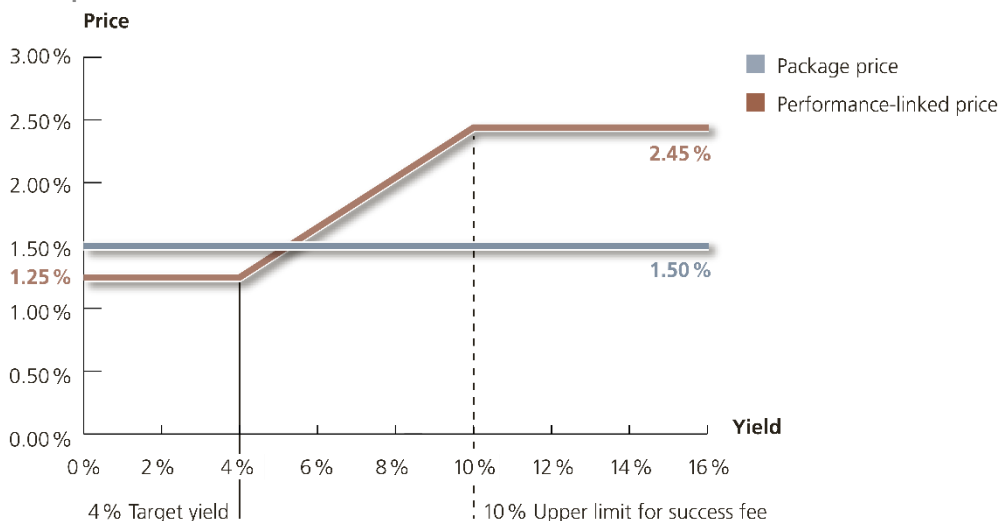
Package prices p.a.

| Equivalent in CHF | Yield | Balanced | Growth | Equity |
|-------------------|----------|----------|----------|----------|
| from 300,000 | 1.35% | 1.50% | 1.60% | 1.65% |
| from 1,000,000 | 1.25% | 1.40% | 1.50% | 1.55% |
| from 2,000,000 | 1.15% | 1.30% | 1.40% | 1.45% |
| from 5,000,000 | 1.05% | 1.20% | 1.30% | 1.35% |
| Minimum price | CHF 4050 | CHF 4500 | CHF 4800 | CHF 4950 |

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 3300 | CHF 3750 | CHF 4050 | CHF 4200 |

Example: Balanced, from CHF 300'000.-



Calculation

Basic price: 1.25%
 Target yield: 4%
 Upper limit for success fee: 10%
 Max. Success fee 1.20% (20% of 6% outperformance)
 Maximum price: 1.25% + 1.20% = 2.45%