

COMFORT premium

Focusing on first-class direct investments



«COMFORT premium» focuses on direct investments (equities and bonds), supplemented by selected funds. The portfolio is globally diversified and actively managed. As an investor, 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

- 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
- Clear, transparent portfolio structure through direct investments
- Selection of individual securities offering the greatest potential for outperformance, taking account 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

Fixed income, 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.

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COMFORT premium: price summary

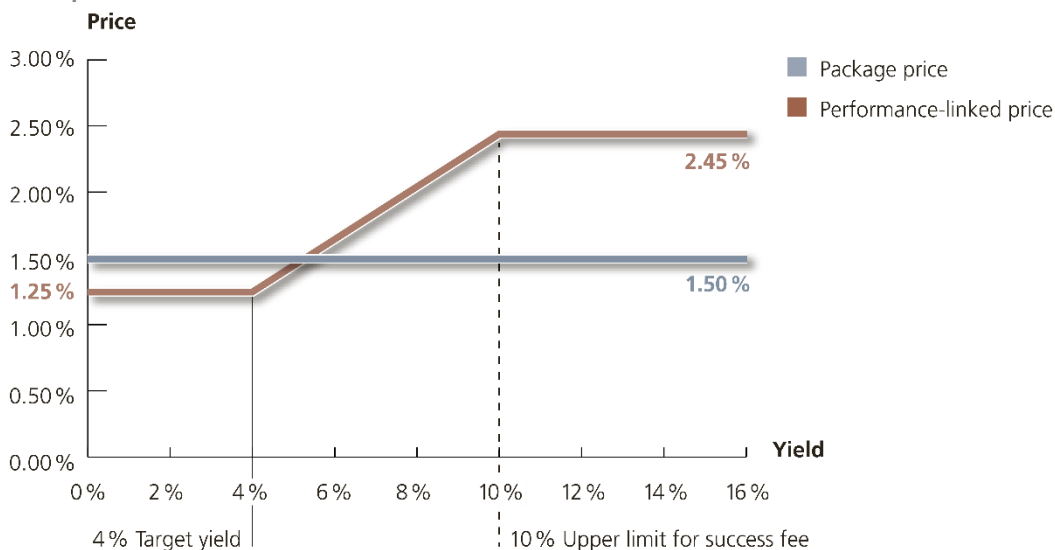
Package prices p.a.

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300,000	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 1,000,000	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
from 2,000,000	0.65 %	1.15 %	1.30 %	1.40 %	1.45 %
from 5,000,000	0.60 %	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	CHF 2250	CHF 4050	CHF 4500	CHF 4800	CHF 4950

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		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%