

# COMFORT premium helvetia

Focusing on first-class Swiss direct investments



«COMFORT premium helvetia» invests in Swiss shares and bonds, and is broadly diversified. The Swiss financial and manufacturing sector is characterized by stability, high innovative capacity and a skilled workforce. As an investor who would like to invest exclusively in the Swiss market, 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

- Investments in Swiss shares and bonds denominated in CHF and with maximum potential for improved performance while remaining within the scope of your investment strategy
- Clear, transparent portfolio structure through direct investments
- 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)

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#### Minimum investment

CHF 300,000 or the equivalent

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#### Reference currency

CHF

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#### Available strategies

Fixed income, yield, balanced, growth, equity

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#### Investment instruments

Direct investments and selective bond and equity funds

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#### Management style

Tactical

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«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 helvetia: price summary

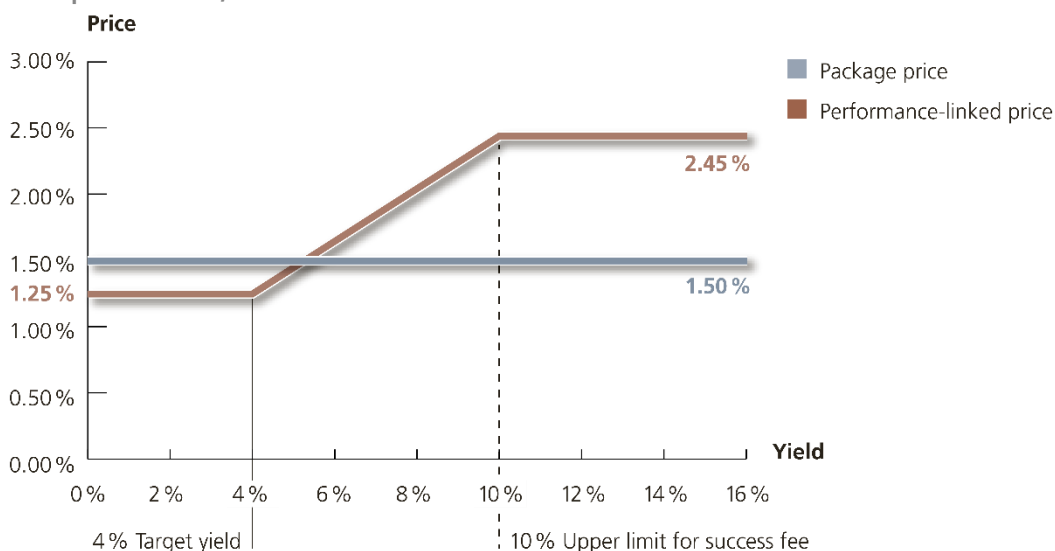
## Package prices p.a.

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%