

My own aspirations.
My own bank.

Good perspectives for your assets
with the investment packages from St. Galler Kantonalbank.

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Various ways to reach your destination.

You love the mountains and want to scale new heights. But the higher the mountain and more demanding the route, the more important it is to have an experienced guide, the right equipment, and accurate weather forecasts. That's exactly what you get with the new investment packages from St. Galler Kantonalbank. The goals you pursue, the investment horizon you're considering and the risk you're prepared to accept determine the route you take – whether independently or by working with us. You decide the degree to which you want us to guide you, what equipment requirements you have in terms of banking services, and what financial market forecasts are necessary as you set out to conquer new heights. We strongly believe in ensuring you start your journey with a package that's right for your needs.

CONSULT

Individually accompanied, perfectly equipped, comprehensively informed.

Our advisors are highly trained, competent guides. You can count on their experience at every stage, and thanks to comprehensive support you'll be heading in the right direction. You decide the degree of interaction.

COMFORT

Excellent advice, implemented by specialists, more time for you.

In a one-on-one consultation, you tell us where you want to go and what you want to see. With their knowledge, ability and state-of-the-art tools, the specialists at our in-house Investment Center will then set everything in motion in order to take you to your destination. You needn't worry about a thing – you can focus on your personal interests while being kept up to speed on a regular basis.

DIRECT

No guidance, at your own risk, dependable basic support.

You take responsibility for your own portfolio and implement your investment decisions independently via our e-banking service. You are free to consult the latest publications and information on all aspects of financial markets on our website at sgkb.ch.

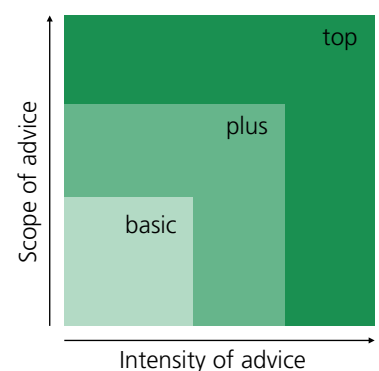
These packages can also be combined if required.



CONSULT

You have a goal. We show you the way.

With our advisory-based CONSULT package, you decide the degree of interaction you want with the bank. You determine whether you want portfolio and risk monitoring, and if so how frequently this should be undertaken. In addition, your choice of package will impact on the scope of the investment proposal and the degree of information. sgkb.ch/en-consult



CONSULT basic You plan for the long term. We provide consistency.

Your investment behaviour

You focus on long-term investment solutions with selected funds.

What we offer

| | |
|---------------------------------|--|
| Advice and support | <ul style="list-style-type: none">▪ Clarifying needs▪ Determining investment strategy▪ Contact/interaction as needed |
| Portfolio and risk monitoring | <ul style="list-style-type: none">▪ None |
| Portfolio management | <ul style="list-style-type: none">▪ Investment proposal involving selected funds |
| Research and financial analysis | <ul style="list-style-type: none">▪ Market analyses▪ Assessments of selected funds |

CONSULT plus You want to exploit opportunities. We give you professional support.

Your investment behaviour

You want to exploit investment opportunities making use of our recommendations.

What we offer

| | |
|---------------------------------|---|
| Advice and support | <ul style="list-style-type: none">▪ Clarifying needs▪ Determining investment strategy▪ Setting investment restrictions▪ Annual portfolio and strategy review▪ More active and more frequent interaction |
| Portfolio and risk monitoring | <ul style="list-style-type: none">▪ Daily |
| Portfolio management | <ul style="list-style-type: none">▪ Comprehensive investment proposal |
| Research and financial analysis | <ul style="list-style-type: none">▪ Market analyses▪ Assessments of securities from our product spectrum |

CONSULT top You have clear objectives. We give you personal guidance.

Your investment behaviour

You follow the financial markets with great interest, you're an active investor, and you want tailored recommendations.

What we offer

| | |
|---------------------------------|--|
| Advice and support | <ul style="list-style-type: none">▪ Clarifying needs▪ Determining individual investment strategy▪ Setting investment restrictions▪ Annual portfolio and strategy review▪ Involvement of investment specialists▪ Ongoing interaction with us |
| Portfolio and risk monitoring | <ul style="list-style-type: none">▪ Daily▪ Alert in event of strategy deviations |
| Portfolio management | <ul style="list-style-type: none">▪ Comprehensive investment proposal▪ Consolidated asset analysis |
| Research and financial analysis | <ul style="list-style-type: none">▪ Market analyses▪ Assessments of securities▪ Participation in monthly "CIO Talk" telephone conference |



COMFORT

You focus on your surroundings. We take you to your goal.

With our COMFORT investment package you delegate the implementation of your investment strategy to our investment specialists. This enables you to save time and focus on your plans and ideas with confidence. sgkb.ch/en-comfort

COMFORT You determine the strategy. We manage your assets.


Your investment behaviour

Together with your client advisor, you choose the investment strategy that's right for you and leave implementation to our experienced investment specialists, who will systematically monitor your portfolio.

What we offer

| | |
|---------------------------------|--|
| Advice and support | <ul style="list-style-type: none">▪ Clarifying needs▪ Determining investment strategy▪ Choosing a suitable type of mandate▪ Regular performance discussions |
| Portfolio and risk monitoring | <ul style="list-style-type: none">▪ Daily by investment specialists |
| Portfolio management | <ul style="list-style-type: none">▪ Strategy-compliant management by investment specialists |
| Research and financial analysis | <ul style="list-style-type: none">▪ Market analyses▪ Participation in monthly "CIO Talk" telephone conference |

With St. Galler Kantonalbank you can choose from eight attractive asset management mandates. Together with your advisor, you decide what type of mandate is the perfect match for you:

| | | |
|---|------------------------------------|---|
|  | COMFORT active | <ul style="list-style-type: none">▪ Primarily active bond and equity funds▪ Best-in-class approach▪ Active control of investment categories |
|  | COMFORT strategy | <ul style="list-style-type: none">▪ Passive bond and equity funds▪ Systematic portfolio focus on the strategy▪ Low-cost and efficient |
|  | COMFORT premium | <ul style="list-style-type: none">▪ Direct investments (equities and bonds) and selected funds▪ Globally diversified▪ Active control of investment categories |
|  | COMFORT premium helvetia | <ul style="list-style-type: none">▪ Swiss equities and bonds in CHF▪ Active control of investment categories |
|  | COMFORT premium eco | <ul style="list-style-type: none">▪ Direct investments (equities and bonds)▪ ESG guidelines applied to investment selection. The term ESG (Environmental, Social and Governance) describes the criteria referred to when evaluating whether a company behaves in an ethical and sustainable way.▪ Active control of investment categories |
|  | COMFORT premium dividend | <ul style="list-style-type: none">▪ Direct investments (equities and bonds) and selected funds with high and stable dividend distributions▪ Various distribution options▪ Active control of investment categories |
|  | COMFORT tail risk | <ul style="list-style-type: none">▪ Primarily passive bond and equity funds▪ Dynamic management of equities allocation through innovative risk measurement and early warning system |
|  | COMFORT private | <ul style="list-style-type: none">▪ Precisely replicates your personal ideas and objectives▪ Our investment specialists design your desired portfolio and monitor it daily. |



DIRECT

You do it all yourself. We help you do so.

The DIRECT investment package gives you the freedom to take your investment decisions independently, without using the bank's advisory services. We provide a state-of-the-art e-banking service to enable you to implement your transactions, as well as reliable custody account management and an asset statement with all the information you need.

sgkb.ch/en-direct

DIRECT You decide independently. We provide an ideal basis.

Your investment behaviour

You rely on your own sources of information, decide on your investments without our advice and execute stock-market transactions independently via our user-friendly e-banking service.

What we offer

| | |
|---------------------------------|---------------------------------|
| Advice and support | ▪ No investment advice |
| Portfolio and risk monitoring | ▪ No monitoring |
| Portfolio management | ▪ No investment recommendations |
| Research and financial analysis | ▪ Market analyses |

Our e-banking solution lets you take care of your banking and stock-market transactions securely and conveniently from the comfort of your home. These comprehensive services are simple to use, making it easier for you to manage all aspects of your investments:

- You always have an overview thanks to details of all custody account transactions and due dates as well as current performance.
- The VALUEBOX stock-exchange and financial platform keeps you up-to-date with the latest market developments.
- All bank records and custody account statements are available electronically at all times.
- Mobile banking gives you even greater flexibility: stock-market orders and quotes are also possible via smartphone.
- Find out about various events in e-banking via e-mail or SMS.

Our investment packages at a glance

Compare our packages
directly online at sgkb.ch/invest



| | | | |
|--|--|--|--|
| How would you like to take your investment decisions? | You are advised by us personally, but make decisions yourself. You determine the scope of your exchanges with us. | | |
| Our package | CONSULT basic | CONSULT plus | CONSULT top |
| Your investment behaviour | You focus on long-term investment solutions with selected funds. | You want to exploit investment opportunities by making use of our recommendations. | You are an active investor and would like individual investment recommendations. |
| Advice and support | As required | Active and regular | Constant |
| Clarifying needs and determining investment strategy | ✓ | ✓ | ✓ |
| Setting of investment restrictions | | ✓ | ✓ |
| Portfolio and strategy review | | ✓ | ✓ |
| Involvement of investment specialists | | | ✓ |
| Selection of appropriate mandate solution | | | |
| Portfolio and risk monitoring | No monitoring | Daily | Daily |
| Alert in the event of investment strategy deviations | | | ✓ |
| Portfolio management | | | |
| Investment proposal | ✓ Involving selected funds | ✓ | ✓ Incl. consolidated asset analysis |
| Research and financial analysis | | | |
| Market analyses: sgkb.ch/enews | ✓ | ✓ | ✓ |
| Assessments of securities | ✓ Selected funds only | ✓ SGKB product range only | ✓ |
| Participation in "CIO Talk" telephone conference | | | ✓ |
| Reimbursement of sales remuneration | ✓ | ✓ | ✓ |



| | |
|---|---|
| You delegate the decisions to us. | You decide independently. |
| COMFORT | DIRECT |
| You would like to leave your investment transactions to our experienced investment specialists and invest only a little of your own time. | You rely on your own sources of information and do not require any investment advice. |
| Regular performance discussions | No investment advice |
| ✓ | |
| Ongoing monitoring of your agreed investment strategy by investment specialists | |
| ✓ | |
| Daily | No monitoring |
| | |
| Strategy-compliant management by investment specialists | No investment recommendations |
| ✓ | ✓ |
| ✓ | |
| ✓ | |

Personalized advice for private and business clients

9450 Altstätten
071 755 01 26

9434 Au
071 747 15 15

9478 Azmoos
081 783 10 11

7310 Bad Ragaz
081 303 42 00

9602 Bazenheid
071 931 24 24

9471 Buchs
081 756 36 66

9113 Degersheim
071 371 14 22

9444 Diepoldsau-Schmitter
071 733 77 11

9642 Ebnat-Kappel
071 993 26 26

8733 Eschenbach
055 282 20 01

9230 Flawil
071 393 15 25

8890 Flums
081 733 22 23

9473 Gams
081 771 11 41

9403 Goldach
071 844 28 28

9201 Gossau
071 385 20 20

9435 Heerbrugg
071 722 55 55

9102 Herisau
071 354 85 11

8887 Mels
081 723 01 81

9650 Nesslau
071 994 14 22

9463 Oberriet
071 761 24 24

8640 Rapperswil-Jona
055 222 74 11

9424 Rheineck
071 888 52 88

9401 Rorschach
071 844 27 27

7320 Sargans
081 723 11 43

8718 Schänis
055 619 67 67

9475 Sevelen
081 783 10 11

9001 St. Gallen
071 231 31 31

9014 St. Gallen-Bruggen
071 231 34 00

9016 St. Gallen-Neudorf
071 288 01 88

9430 St. Margrethen
071 747 29 29

9053 Teufen
071 335 09 90

8730 Uznach
055 285 93 41

9240 Uzwil
071 955 49 49

8880 Walenstadt
081 735 16 22

9630 Wattwil
071 988 42 42

9500 Wil
071 913 62 06

9300 Wittenbach
071 298 45 45

All our branches have at least one ATM. Cash can also be withdrawn at the following locations:

- Abtwil
- Bad Ragaz: Casino
- Buchs-Räfis: Churerstrasse 63
- Jonschwil
- Niederuzwil
- Rapperswil-Jona: Molkereistrasse; Fischmarktplatz 1
- St. Gallen:
AVIA Shop (Oberstrasse)
Casino (Hotel Radisson)
Kantonsspital
Multergasse
OLMA: Cashbox
- Trübbach
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

Internet: www.sgkb.ch

Email: info@sgkb.ch

Client Advisory Center:

+ 0844 811 811

Advice on product and services,
information on account manage-
ment and payment transactions

newhome.ch

The free property portal from your
cantonal bank

Personal advice: private banking

7310 Bad Ragaz
081 303 43 00

8640 Rapperswil-Jona
055 222 53 00

9001 St. Gallen
071 227 96 00

9430 St. Margrethen
071 747 13 00

9500 Wil
071 913 71 00

8021 Zurich
044 214 31 11

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growing together.



**St.Galler
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