

ZugerKB gift savings account or ZugerKB gift fund savings plan

Make dreams come true for your child, godchild or grandchild.

A gift savings account or gift fund savings plan from Zuger Kantonalbank makes it easy for you to give your child, godchild or grandchild a better financial start to adult life.

ZugerKB gift savings account

As a parent, godparent or grandparent, you are opening the gift savings account in your own name on behalf of the child who will receive the gift. You decide how often and how much you wish to pay into the account. We recommend setting up a standing order; this will enable you to simply and conveniently pay a fixed amount into the gift savings account every month.

The benefits at a glance

- You benefit from free account management and a preferential interest rate until the 18th birthday of the person receiving the gift.
- When you open an account and make the first payment, you will be offered an optional gift certificate to give to the recipient.

Would you like to enjoy the benefits of investment funds? If so, a customisable gift fund savings plan from Zuger Kantonalbank is a good alternative or complement to our gift savings account.

ZugerKB gift fund savings plan

As a parent, godparent or grandparent, you are opening the gift fund savings plan in your own name and specifying the child who will receive the gift. The planned savings term, saving objective and risk tolerance level are crucial when it comes to selecting the right investment strategy within the fund savings plan. You are free to choose the amount and frequency of your payments to the gift fund savings plan account. Investments into the funds are made through twice-monthly payments totalling at least

CHF 100. The investment funds are kept safely in the dedicated custody account. Through regular payments via standing order and associated investments in investment funds, you have the opportunity to earn a significantly higher return compared with the gift savings account as well as accumulate a larger amount of capital over the long term.

In an advisory discussion, our client advisors will happily provide you with comprehensive information on the benefits and risks of the gift fund savings plan and the corresponding fund investments. Together with you, we establish a personal risk profile, which facilitates the selection of the right investment strategy and helps you to choose the funds that are the best fit for you as an investor.

The benefits at a glance

- Investment strategy and fund selection are geared around your needs and requirements.
- Even with small savings contributions, you gain access to a diversified, professionally managed securities solution.

Your risks

- Investment funds are subject to security-specific market risks (volatility), as well as country, currency and liquidity risks.
- You can find further information on the risks of investment funds in the Swiss Bankers Association's brochure "Risks Involved in Trading Financial Instruments"

Good to know (applicable to both products)

- One month before the gift recipient's 18th birthday, or earlier if you wish, you will receive a personal certificate to present as a gift. This gift certificate states that the beneficiary is entitled to use the accrued savings or fund investments as they wish.
- The recipient does not have access to the gift savings account or gift fund savings plan until the assets are transferred.
- We recommend that you include a record of the beneficiary's entitlement in your will, because in the event of your death the assets in the gift savings account or gift fund savings plan would be included in your estate.

Transparent costs

Contributions	The size, frequency and timing of contributions to the fund savings plan account are determined by you yourself. We recommend setting up a standing order.
Investment cycle	On the first and third Tuesday in the month (special regulation for public holidays), any credit balance above CHF 100 is invested in your fund savings plan account.
Issuing commission	1.5% (no minimum)
Redemption commission	None
Account management	Free of charge
Account interest	None
Custody account fee	0.22% p.a. (no minimum) The custody account fee is debited quarterly (March, June, September, December) based on value of custody account at monthly reference date
Tax statement	Free of charge
Stamp duty	Maximum 0.15% upon either purchase or sale of investment funds and ETFs, and upon the issuance of foreign investment funds*
SIX fee	Maximum fee of 0.015% upon either purchase or sale of investment funds and ETFs*
Break in investments**	Contributions to the fund savings plan may be suspended or resumed at any time by an adjustment to the standing order
Partial payout, closure**	Possible on a daily basis through the sale of fund units Minimum partial payout amount: CHF 1,000
Change of fund selection / savings plan Switch of fund savings plan **	Possible at any time in keeping with the funds offered through the Fund
Fund management costs	See KID/factsheet of corresponding fund

* No stamp duty or SIX fees are incurred on ZugerKB funds

** Instruction to ZugerKB

Fund spectrum

Strategy funds

	Sec. no.
ZugerKB Fonds – Strategie ESG Konservativ (CHF)	27610084
ZugerKB Fonds – Strategie ESG Ausgewogen (CHF)	27610110
ZugerKB Fonds – Strategie ESG Dynamisch (CHF)	43900019
Swisscanto (LU) Portfolio Fund Committed Select (CHF)	1544231
Swisscanto (LU) Portfolio Fund Committed Balance (CHF)	1544234
Swisscanto (LU) Portfolio Fund Committed Ambition (CHF)	1092984

Equity funds

	Sec. no.
ZugerKB Fonds – Aktien ESG Schweiz (CHF)	43583062
ZugerKB Fonds – Aktien ESG Europa (EUR)	43583064
ZugerKB Fonds – Aktien ESG USA (USD)	43583068
iShares Core SPI® ETF (CH) (CHF)	23793565
iShares Core MSCI Europe UCITS ETF EUR (Acc) (EUR)	10608355
Vanguard S&P 500 USITS ETF (USD)	18575508
iShares Core MSCI Emerging Markets IMI UCITS ETF (USD)	24209517
UBS ETF – MSCI World Socially Responsible UCITS ETF (USD) A-dis	13042150

Real estate Switzerland

	Sec. no.
UBS (CH) Prop. Fund – Swiss Mixed Sima (CHF)	1442087

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