

# ZugerKB Investment Advisory Expert

Profit from first-class support when building up assets.

**Do you pay close attention to what is happening in the world and make active use of investment opportunities? Then ZugerKB Investment Advisory Expert is the tailored solution for you. Your personal advisor as well as investment specialists with a global outlook keep you updated about market changes, and focus fully on you and your investment strategy. Your portfolio is continuously monitored and you are regularly provided with individual investment ideas. Monthly portfolio checks also maximise the transparency of the investments' performance.**

## The right solution for you

If you participate actively in the market and want to be informed by your advisor about current market events, ZugerKB Investment Advisory Expert offers you the opportunity to be kept updated about all opportunities and risks.

## The benefits for you

With ZugerKB Investment Advisory Expert, you receive exclusive access to a tailored investment strategy that is continuously monitored. You communicate regularly with your personal advisor on a one-to-one basis, are kept informed about market events and supplied with individual investment ideas.

## The key features

- Personal advisor
- Support from investment specialists with a global outlook
- Customised investment strategy
- Detailed proposals on how to optimise the composition of the portfolio
- Recommendations on current investment opportunities
- Personal portfolio discussion upon client request
- Continuous monitoring of the portfolio and suggestions on any action required
- Monthly printed portfolio check with analysis on current portfolio risks, taking your individual restrictions into account
- Monthly asset statement with detailed information on the performance of the portfolio
- Access to the comprehensive package of Zuger Kantonalbank publications
- Invitations to specialist and exclusive events

## The risks

- In the case of Investment Advisory Expert, investment decisions are the responsibility of the client.
- Risks are associated with investments because, among other things, they are subject to financial market fluctuations.
- ZugerKB Investment Advisory does not offer any guarantee of a positive performance.

- The brochure "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association provides detailed information about potential risks. In addition, further product documents are available for individual investment instruments.

## Termination

The agreement can be terminated at any time.

## ZugerKB Investment Advisory Expert

### Basic terms and conditions

**You can choose between the following two options:**

#### Management model

Investment fee on average custody account assets of 0.95% p.a. plus VAT (minimum fee CHF 2500 p.a. plus VAT)

---

40% discount on fee for securities transactions (CH/international)

---

#### Ticket fee model

Investment fee on average custody account assets of 1.15% p.a. plus VAT (minimum fee CHF 3000 p.a. plus VAT)

---

Ticket fee of CHF 100 per securities transaction

---

### The following applies to both models:

---

Reimbursement of retrocessions on investment funds

---

The particulars provided in this document are intended solely for information and marketing purposes. Further terms and conditions can be found in the brochure "Terms and Conditions for Investment Activities".

---

# Our services for your investment success

ZugerKB Investment Advisory  
**Expert**

<b>Support</b>		
	Personal advisor	✓
	Support from investment specialists with a global outlook	✓
<b>Investment advisory</b>		
	Establish the investment strategy based on personal requirements	Develop individual solutions
	Investment proposal during the first meeting	✓
	Specific investment recommendations at maturity	✓
	Detailed proposals on how to optimise the composition of the portfolio	✓
	Recommendations on current investment opportunities	✓
<b>Portfolio monitoring and reporting</b>		
	Asset statement with detailed information on the performance of the portfolio	Monthly
	Personal portfolio discussion (assessment of performance as well as adjustment of the portfolio if necessary)	Annually, more often upon request
	Regular monitoring of the portfolio and suggestions on any action required	Ongoing
	Portfolio check with analysis of current portfolio risks	Monthly, with comprehensive information
<b>Publications and services</b>		
	Publications of Zuger Kantonalbank	Access to the comprehensive package of publications
	Client-relevant research information	✓
	Invitation to specialist events	✓
	Invitation to exclusive events	✓
	Custody account management incl. safekeeping and administration (corporate actions, e.g. share splits and capital increases, collection of coupons, dividends and capital repayments as well as custody account deliveries)	✓
	Stock market orders in Switzerland and abroad	Through personal advisor, e-banking
	Access to e-banking and mobile banking	✓
<b>Supplementary services (if required)</b>		
	Tax statement (by request)	Included
	Detailed and individual financial planning (incc, by request)	50% discount
	Tax return (for private individuals, mandate for Zuger Kantonalbank)	Included
	Comprehensive matrimonial property regime and inheritance consulting advisory services (once, by request, without executing a will)	50% discount