

# ZugerKB fund savings plan

## Turn your dreams into objectives with fund saving

People who save on a regular basis are investing systematically and in a long-term way in the realisation of their life dreams. With the ZugerKB fund savings plan you can do this flexibly and in an optimised way. You should ideally invest on an ongoing basis and in keeping with your means, participating directly in the markets of your choice. This will bring you ever closer to your savings objectives in carefully planned steps.

## Simple and flexible

The fund savings plan combines the benefits of a savings account with those of an investment fund, and is suitable for small and large savers alike. The amount and frequency of your savings contributions can be individually determined on the basis of your personal objectives and financial situation. The selected savings amount can be increased, reduced or suspended at any time, either in E-Banking or via your client advisor by phone.

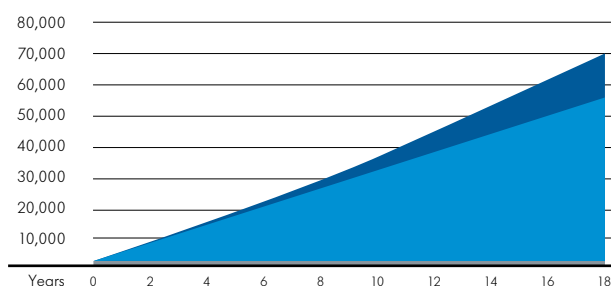
Once assets have been accumulated in a fund savings plan, you can have a regular, predetermined fixed amount paid out to you as part of a withdrawal plan, for example as an additional pension for your retirement or for the education of your grandchildren (see ZugerKB withdrawal plan factsheet).

## Save regularly and benefit from the average-price effect

Saving over a period of several years pays off. With the fund savings plan you can participate directly in the development of financial markets, which increases your return potential. We recommend investing exactly the same amount on a regular basis through a standing order, as this allows you to benefit from the average-price effect. In other words, when stock market prices are high, the effective investment in the fund savings plan is smaller, and when they are low, your investment is greater. This has the effect of smoothing out short-term fluctuations.

## Even small savings amounts pay off over time.

Example: Monthly contribution of CHF 250 with an initial deposit of CHF 1,000, term 18 years, assumed average return of 2.5%



## In keeping with your needs

The planned savings term, the individual saving objective and the risk tolerance level are crucial when it comes to selecting the right investment strategy within the fund savings plan.




In a non-binding advisory discussion, our client advisors will happily provide you with comprehensive information on the benefits and risks of the 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

- Size and frequency of contributions can be freely selected
- Investment strategy and fund selection are geared around your needs and requirements
- With regular contributions you benefit from the average-price effect
- Even with small savings contributions, you gain access to a diversified and professionally managed securities solution
- Payouts are possible on a daily basis
- Account administration free of charge
- Capital gains from the fund savings plan are typically tax-free
- Tax statement free of charge
- Easy to convert into a withdrawal plan to secure your retirement income

## 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".

	Return after 18 years	CHF 14,669
	Regular contributions	CHF 54,000
	One-off deposit	CHF 1,000
<b>Accrued assets</b>		<b>CHF 69,669</b>

## 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. The accrued fees are automatically debited annually and can be covered by redeeming the corresponding number of shares and/or fractions of shares.
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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