Zuger Kantonalbank

Checklist: Be well prepared for your investment discussion

Preparing to address the topic of "Investing"
Anyone who invests money makes long-term decisions.

This checklist will help you to consider your situation in a structured manner – as a basis for talking to your advisor.

1. What do I want to achieve with my investment?
☐ Retain assets and grow them over the long term
☐ Generate regular income
☐ Secure my family's financial future
☐ Build up capital for a future project or plan
☐ Invest savings responsibly
☐ Provide for retirement

My thoughts:

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2. When am I likely to need a substantial part of my assets?
☐ Within the next 1 to 3 years
☐ In under 5 years
☐ In 5 to 10 years
☐ Only after 10 years (or no investments planned)
☐ I can't say precisely at this point.

Note: Experience shows that the longer the investment horizon, the easier it is to offset market fluctuations.

3. How do I deal with value fluctuations? I have made a loss of 15% on my investments.
The value of investments can rise and fall. Fluctuations are part and parcel of the financial markets. How do I react?
☐ I can't afford this loss. I restructure the portfolio into money market investments and other safe investments.
☐ I'm concerned about this loss. I sell the investments that have made a loss and restructure them into profitable investments.
☐ I'm worried about this loss. I observe the portfolio in order to reduce the potential risk in the event of further losses.
☐ This loss is acceptable for me. As a long-term investor, I can live with this sort of fluctuation.
☐ I'm unsure and would like to discuss this topic with my advisor.

4. What is my current situation?
☐ I know how much I'd like to invest.
☐ I've built up an adequate liquidity reserve.
☐ I'd like to make a one-time investment.
☐ I'd like to invest regularly.
☐ Part of my assets should always be available.
☐ In the next few years I will have major expenses (property, education, travel or retirement).
☐ I'd first like to see what amount it makes sense for me to invest.

5. What topics am I particularly interested in?
☐ Possibilities for long-term asset accumulation
☐ Regular investment of smaller amounts
☐ Sustainable investment solutions
☐ Pension solutions
☐ Opportunities on the financial markets
☐ I'd first like to gain an overview.

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6. How much of my time do I want to invest?

- ☐ I’d like to make investment decisions myself.
- ☐ I’d like to be advised.
- ☐ I’d like to delegate all the asset management.

7. These are the questions I’d like to clarify in the discussion

- ☐ Which investment possibilities suit my situation?
- ☐ Which opportunities and risks should I be familiar with?
- ☐ How flexible can I stay if my life situation changes?
- ☐ How is my personal investor profile taken into account?
- ☐ What role do sustainability aspects play in terms of the investment?
- ☐ What next steps do you recommend for me?

8. What expectations do I have of my bank?

- ☐ Personal advice
- ☐ Digital solutions
- ☐ Regular portfolio review
- ☐ Transparent costs
- ☐ Access to specific investment categories or markets

9. After completing the checklist, I would like to:

- ☐ Arrange a personal consultation
- ☐ Receive advice over the telephone
- ☐ First find out more

My questions:

“Choosing a product is not the starting point but the result of good advice. We first look at your goals, your needs and your personal situation.”

Michael Blum, Product Manager Investments and Pensions at Zuger Kantonalbank

Arrange an appointment and find out more about our investment solutions

zugerkb.ch/investment-products

Wir begleiten Sie im Leben.