

# ZugerKB e-fund savings plan

The ZugerKB e-fund savings plan can only be taken out as a self-service product via the Zuger Kantonalbank website and therefore without a personal consultation.

## Turn your dreams into objectives with fund saving

People who save on a regular basis are investing systematically and long-term in the realisation of their life dreams. With the ZugerKB e-fund savings plan you can do this flexibly and in an optimised way. You should ideally invest on an ongoing basis and within 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 savings contributions can be individually determined on the basis of the client's personal objectives and financial situation. The selected savings amount can be increased, reduced or suspended at any time in e-banking.

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

Saving over a period of several years pays off. The fund savings plan enables direct participation in the development of financial markets, which increases the return potential. We recommend that investors invest exactly the same amount on a regular basis through a standing order, as this allows them to benefit from the cost-average 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, the investment is larger. This has the effect of smoothing out short-term fluctuations.

## The benefits at a glance

- Size and frequency of contributions can be freely selected
- With regular contributions, investors benefit from the average-price effect

- Even with small savings contributions, investors gain access to a diversified and professionally managed securities solution
- Liquidation is 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
- e-banking gives you an overview of your ZugerKB e-fund savings plan at all times

## The risks at a glance

As an investor, you should be aware that all investments can go up or down.

### Potential loss

- Investors can suffer a loss when investing in funds/ETFs, and the value of the fund may fall below the purchase price. Thanks to risk-spreading across a number of underlying investments, the likelihood of a total loss is relatively minimal.

### Market risk

- The investor bears the risk that the value of the investment fund/ETF will fall during the term. This may occur due to fluctuations in market prices of underlyings such as equities, interest rates, currencies or commodities.

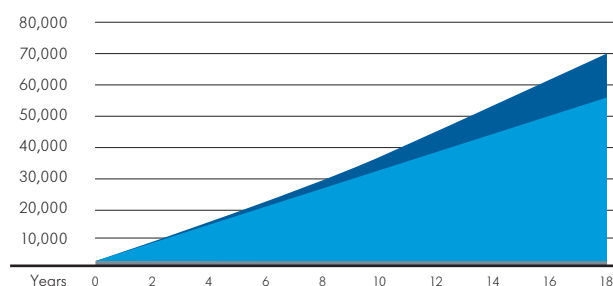
### Liquidity risk

- The liquidity of an investment fund/ETF is determined by the liquidity of the underlyings. If the underlying investments become illiquid, the redemption of fund units may be suspended for a period determined by the fund. In some circumstances, the fund may also be liquidated.

You can find further information on the risks of investment funds in the Swiss Bankers Association's brochure "Risks Involved in Trading Financial Instruments".

## 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%



<span style="color: #0070C0;">■</span> Return after 18 years	CHF 14,669
<span style="color: #0070C0;">■</span> Regular contributions	CHF 54,000
<span style="color: #808080;">■</span> 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 e-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 (exceptions for public holidays); any credit balance above CHF 100 is invested in your e-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 of 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 of investments	Contributions to the e-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 / Switch of the fund savings plan***	Possible at any time among the available 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    \*\*\* Instruction at [www.zugerkb.ch/e-fund-savings-plan](http://www.zugerkb.ch/e-fund-savings-plan)

## 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 Responsible Select (CHF)	1544231
Swisscanto (LU) Portfolio Fund Responsible Balance (CHF)	1544234
Swisscanto (LU) Portfolio Fund Responsible 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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