

ZugerKB withdrawal plan

Determining your own annuities flexibly and without being subject to income tax.

Investors who have already have substantial savings can have sums of money paid out to them regularly through the ZugerKB withdrawal plan and at the same time benefit from professional asset management.

The withdrawal plan works in the same way as an annuity plan with fixed maturity. You determine the level of your monthly annuity, thus securing a regular income for yourself. The sum is made available through the sale of the corresponding number of fund units, the advantage being that this "capital attrition" is not subject to income tax.

You can initiate your withdrawal plan either via an existing holding of fund units, via an existing ZugerKB fund savings plan or by making an investment of at least CHF 30,000 in the fund units of your choice. A selection of 13 investment funds reflecting your own personal investment strategy is available. You choose up to three funds and decide what amounts you would like to be remitted to you at what intervals.

The withdrawal plan is suitable as a long-term investment solution to supplement the financing of your living costs, for example as a follow-on investment after capital has fallen due. In doing so you "organize your own annuity plan", so to speak, while staying completely flexible.

Remaining flexible

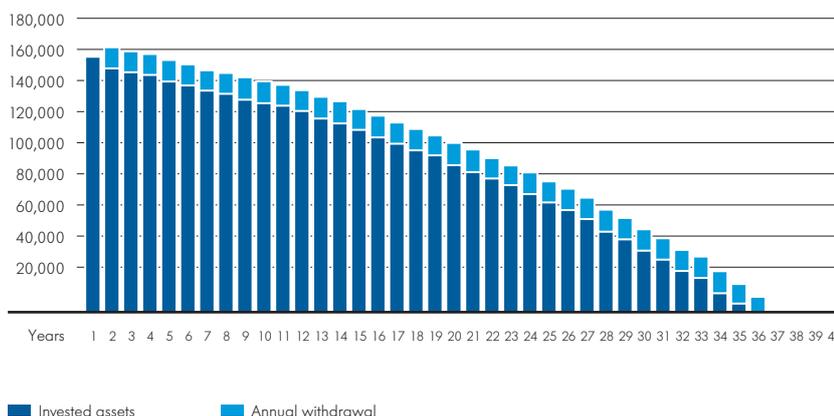
The size of the payments (minimum of CHF 200 per month) can be fixed in such a way that the capital is used up either completely or in part over a certain period, based on an assumed average return on the fund assets. Adjustments are possible at any time. For example, you can add to the assets held, you can withdraw them at a faster rate, or you can adapt your personal investment strategy to new circumstances.

The benefits at a glance

- Choice of a personal investment strategy
- Free choice of payment amounts (can be adjusted at any time)
- Save taxes: payments are exempt from income tax
- Access to your capital at all times
- Fund assets can be augmented at any time

Your risks

- Investment funds are subject to the market risks (volatility) applicable to the investments in question as well to 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".



Example of a withdrawal plan arrangement:

Balanced investment strategy with initial capital of CHF 150,000, net yield of 3.5% and withdrawals of CHF 7,500 p.a.

Transparent costs

Initial investment	min. CHF 30,000
Size of withdrawals	min. CHF 200 per month Adjustments must be communicated to the bank in writing at least 10 days before the date on which the next instalment is due.
Target account for withdrawals	must be an account at Zuger Kantonalbank
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*
Suspension of withdrawals**	Withdrawals according to the withdrawal plan may be suspended or resumed at any time.
Partial payout, closure**	Possible on a daily basis through the sale of fund units Minimum partial payout amount: CHF 1,000
Changes to fund selection/ Switching under the withdrawal plan**	Fund switches possible at any time as per the funds offered under the withdrawal plan
Fund management costs	See KID/factsheet for 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 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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