



# Investment advisory

Staying on track together.



# Ready for the future of your financial investments

**Whatever you decide in the future – you have already made an important decision: you are ready to invest. This demonstrates courage and foresight. With an investment strategy that is tailored to your needs, you boost your long-term return potential. We look forward to supporting you. Ideally in person and precisely in accordance with your wishes. For this reason, with our advisory services you can also freely determine how extensively and intensively you wish to work together with your advisor.**

Discover our selection of attractive investment solutions, and identify the package that meets your needs best. Our services are always designed to establish a long-term business relationship that is based on trust. After all, we accompany you through life – as well as during each of your investment decisions.



# Investment advisory or asset management – which route takes you to your objective?

In today's world, the vast number of available products and opportunities means it is not always easy to make the right investment decisions. There are essentially three different ways for you to choose the right course: You delegate asset management to us, you draw upon the expertise of your advisor with our investment advisory service or you take your decisions alone using the self-service option.

## It is important to know what type of investor you are

- If you wish to confidently place your assets in the hands of experienced investment specialists, you can make use of our classic asset management service.
- If you wish to take your investment decisions yourself or with the support of your personal advisor, then ZugerKB Investment Advisory is the ideal solution.
- If you decide not to make use of our expertise and realise your investment wishes online yourself, then the self-service option is best for you.

## A comparison of the investment solutions of Zuger Kantonalbank

Requirement	Self-service	Advisory			Delegation
	<p>You settle your investment transactions independently without our advice.</p>	<p>You take the investment decisions independently with the support of your advisor.</p>			<p>You choose the investment strategy. You leave implementation to us.</p>
Product	<p>ZugerKB <b>E-Invest</b></p>	<p>ZugerKB Investment Advisory <b>Basic</b></p>	<p>ZugerKB Investment Advisory <b>Partner</b></p>	<p>ZugerKB Investment Advisory <b>Expert</b></p>	<p>ZugerKB <b>Asset Management</b></p>

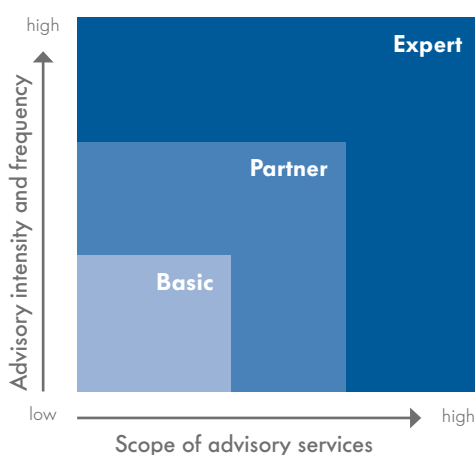
## Our investment advisory service offers you

- Support provided by your personal advisor
- Investment strategy based on personal requirements (and your personal risk situation)
- Portfolio check with analysis of current portfolio risks
- Investment proposal during the first meeting
- Specific investment recommendations at maturity
- Asset statement with detailed information on performance
- Regular monitoring of the portfolio and suggestions on any action required
- Access to customer-relevant research information and publications of Zuger Kantonalbank

# Three good possibilities to identify the right investment advisory service

Every client is different and has individual needs. Find out more about our advisory services and ensure that you benefit from our comprehensive expertise.

We look forward to advising you. You determine the details.



## ZugerKB Investment Advisory **Basic**

### **Invest money for the long term, and make use of an efficient service**

If you take long-term investment decisions and rarely alter the composition of your assets, yet would like expert advice, then ZugerKB Investment Advisory Basic is the ideal package for you. An annual portfolio check keeps you informed about the performance of your assets, highlighting aspects where action is needed as well as possible risks.

## ZugerKB Investment Advisory **Partner**

### **Make the most of an active partnership for your financial investments**

For all who value service- and client-focused advice: With ZugerKB Investment Advisory Partner, your investment decisions benefit from the support of your personal advisor, the quarterly monitoring of your portfolio and suggestions on any action required. An annual discussion also offers an ideal platform for evaluating and jointly optimising your investment strategy.

## ZugerKB Investment Advisory **Expert**

### **Realise investment opportunities with our comprehensive expertise**

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 proactively updated about market changes, and focus fully on you and your investment strategy. We will keep you informed whenever action is needed. Your portfolio is continuously monitored and you are regularly provided with individual investment ideas.

# Which aspects of investment advice are important to you?

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How often do you want to receive investment advice?	<input type="checkbox"/> Ongoing	<input type="checkbox"/> Monthly	<input type="checkbox"/> Annually
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How often do you want to receive specific investment ideas?	<input type="checkbox"/> Ongoing	<input type="checkbox"/> Monthly	<input type="checkbox"/> Annually
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In addition to your advisor, do you also want to profit from the expertise of an investment specialist?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
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How often would you like to receive indications about any need for action in terms of portfolio monitoring?	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually
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How often do you want to receive research documents and publications on investment ideas?	<input type="checkbox"/> Ongoing	<input type="checkbox"/> Monthly	<input type="checkbox"/> Annually
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Do you want invitations to specialist events on investment topics?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
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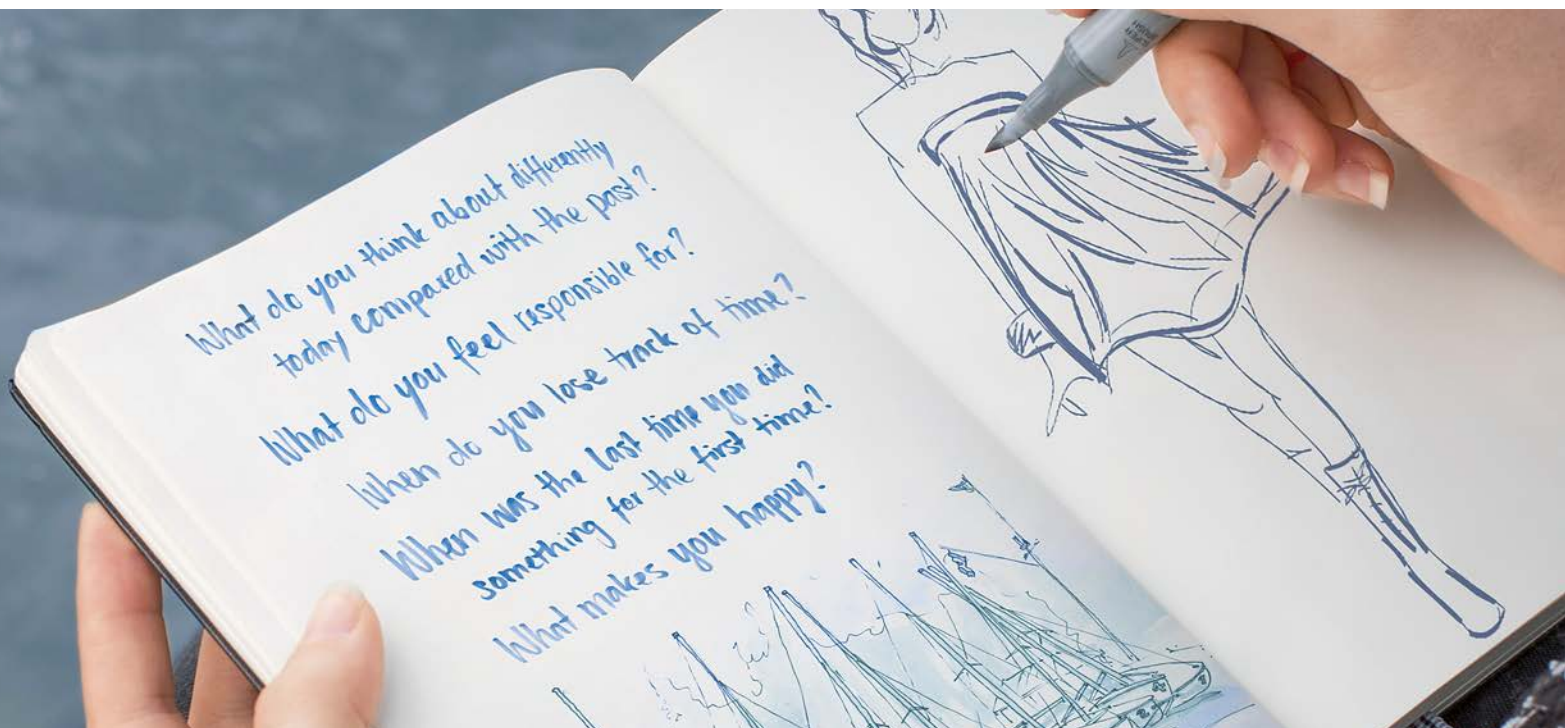
Do you want to receive invitations to exclusive events?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
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How many times a year do you make purchases or sales on the stock market?	<input type="checkbox"/> More than 12 times	<input type="checkbox"/> 2 to 12 times	<input type="checkbox"/> Fewer than 2 times
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**In order to receive a concrete proposal that meets your needs, please contact your advisor or use our advisory finder at [www.zugerkb.ch/investment-advisory](http://www.zugerkb.ch/investment-advisory).**





# Overview of our services

## ZugerKB Investment Advisory **Basic**

**When developing our advisory services, we analysed the investment activities of our clients in detail, and compiled three attractive solutions based on our findings. Within the service you select, we provide you with expert advice in accordance with the defined investment strategy. We define this together with you during the course of a personal advisory meeting.**

If your needs change over time, you can simply switch from one advisory service to another at any time. Whatever service you pick: in every case you profit from attractive supplementary services, as well as from free safekeeping for your Zuger Kantonalbank shares.

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### Support

- Advice based on the particular circumstances, personal advisor
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### Investment advisory

- Establish the investment strategy based on personal requirements
  - Investment proposal during the first meeting
  - Specific investment recommendations at maturity
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### Portfolio monitoring and reporting

- Annually:
- Asset statement with detailed information on the performance of the portfolio
  - Monitoring of the portfolio and suggestions on any action required
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### Publications and services

- Client-relevant research information
  - Custody account inclusive safekeeping and administration (e.g. share splits and capital increases)
  - Stock market orders in Switzerland and abroad (through personal advisor, e-banking and by telephone)
  - Access to e-banking and mobile banking
  - Publications of Zuger Kantonalbank:  
Access to the compact package of publications
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### Additional services

- 50% discount on ZugerKB account set (Basic, Comfort or Premium)
  - 50% discount on tax statement
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## ZugerKB Investment Advisory **Partner**

## ZugerKB Investment Advisory **Expert**

- Personal advisor
- Active advice on portfolio optimisation

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- Active advice on portfolio optimisation
- Current investment opportunities
- Support from investment specialists with a global outlook

- Establish the investment strategy based on personal requirements
- Investment proposal during the first meeting
- Specific investment recommendations at maturity
- Detailed proposals on how to optimise the composition of the portfolio

- Establish the investment strategy based on personal requirements
- Investment proposal during the first meeting
- Specific investment recommendations at maturity
- Detailed proposals on how to optimise the composition of the portfolio
- Development of individual investment strategy solutions
- Recommendations on current investment opportunities

### Quarterly:

- Asset statement with detailed information on the performance of the portfolio
- Monitoring of the portfolio and suggestions on any action required
- Annual personal portfolio discussion (assessment of performance as well as adjustment of the portfolio if necessary)

### Monthly:

- Asset statement with detailed information on the performance of the portfolio
- Monitoring of the portfolio and suggestions on any action required (ongoing)
- Annual (more frequently upon request), personal portfolio discussion (assessment of performance as well as adjustment of the portfolio if necessary)

- Client-relevant research information
- Custody account inclusive safekeeping and administration (e.g. share splits and capital increases)
- Stock market orders in Switzerland and abroad (through personal advisor and e-banking)
- Access to e-banking and mobile banking
- Publications of Zuger Kantonalbank:  
Access to the in-depth package of publications
- Invitations to specialist events

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- Stock market orders in Switzerland and abroad (through personal advisor and e-banking)
- Access to e-banking and mobile banking
- Publications of Zuger Kantonalbank:  
Access to the comprehensive package of publications
- Invitations to specialist events
- Invitations to exclusive events

- 50% discount on ZugerKB account set (Basic, Comfort or Premium)
- Tax statement included
- 25% discount on detailed and individual financial planning

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- Tax statement included
- 50% discount on detailed and individual financial planning
- Tax return (Zuger Kantonalbank mandate) included
- 50% discount on comprehensive matrimonial property regime and inheritance consulting advisory services

# Strong arguments for a strong partnership – investing with Zuger Kantonalbank

## **We accompany you personally and in partnership.**

Together with you, your personal advisor draws up an investment strategy tailored to your risk situation, and supports you over the long term in all financial matters.

## **You have the choice.**

With our three advisory services you have the opportunity to select precisely the solution that meets your needs best. This means you pay only for the services that are personally important to you.

## **We provide a state-of-the-art range of services.**

When developing our advisory services, we analysed the investment activities of our clients in detail. This means our state-of-the-art investment solutions are precisely tailored to the needs of our clients.

## **We give you our promise.**

With our advisory services, we undertake to provide attractive services. This is a promise you can rely on. Depending upon the selected package, it means you can look forward to suggestions for optimising the portfolio composition or invitations to specialist events.

## **We value transparency.**

With the investment advisory agreement, our cooperation is governed by clear and binding rules. Our terms and conditions for investment activities ensure maximum transparency and explain the composition of your fees in an easily comprehensible manner.

## **You profit from our expertise.**

Your personal advisor draws upon the expertise of the Investment Committee of Zuger Kantonalbank. With ZugerKB Investment Advisory Expert, you also receive support from investment specialists with a global outlook.

## **We speak your language.**

At Zuger Kantonalbank, you are at the focus of the international business centre of Zug. You can always rest assured that we understand your concerns and needs, and communicate with you as equals.

**Simply call us on 041 709 11 11 or contact your advisor directly.**

**We look forward to working with you to achieve your investment objectives.**

[www.zugerkb.ch/investment-advisory](http://www.zugerkb.ch/investment-advisory)



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**Wir begleiten Sie im Leben.**

 **Zuger Kantonalbank**