

# ZugerKB E-Invest

Selecting your own financial investments with peace of mind.

**Our practical solution for investors who decide they do not need our expertise: With our user-friendly E-Services you can manage your investments yourself online and can always count on reliable settlement. Our e-banking service also enables you to manage your investments flexibly at all times. And should questions arise, a “Zuger Kantonalbank direct” employee will be pleased to help.**

## The right solution for you

If you do not want to use any of our advisory services but wish to take and implement your investment decisions yourself, ZugerKB E-Invest offers you the desired independence.

## The benefits for you

ZugerKB E-Invest offers you a simple and professional opportunity to implement your investment needs. You carry out your investments in e-banking or mobile banking, and can always count on reliable settlement.

## The key features

- Access to user-friendly e-banking and mobile banking for entering orders
- Telephone order placement through Zuger Kantonalbank direct
- Reliable systems to settle your orders
- Custody account management incl. safekeeping and administration (corporate actions, e.g. share splits and capital increases, collection of coupons, dividends and capital repayments as well as custody account deliveries)

## The risks

- Investments made using the E-Invest service are the full responsibility of the client and are not monitored by the bank.
- Risks are associated with investments because, among other things, they are subject to financial market fluctuations.
- The brochure “Risks Involved in Trading Financial Instruments” published by the Swiss Bankers Association provides detailed information about potential risks.

## ZugerKB E-Invest

### Basic terms and conditions

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Investment fee on average custody account assets of 0.30% p.a. plus VAT (minimum fee CHF 100 p.a. plus VAT)

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Reimbursement of retrocessions on investment funds

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The particulars provided in this document are intended solely for information and marketing purposes. Further terms and conditions can be found in the brochure “Terms and Conditions for Investment Activities”

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# Our services for your investment success

## ZugerKB E-Invest

		ZugerKB E-Invest
<b>Support</b>		
	Personal advisor	No investment advisory
	Support from investment specialists with a global outlook	—
<b>Investment advisory</b>		
	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	—
	Recommendations on current investment opportunities	—
<b>Portfolio monitoring and reporting</b>		
	Asset statement with detailed information on the composition of the portfolio	Annually
	Personal portfolio discussion (assessment of performance as well as adjustment of the portfolio if necessary)	—
	Regular monitoring of the portfolio and suggestions on any action required	—
	Portfolio check with analysis of current portfolio risks	—
<b>Publications and services</b>		
	Publications of Zuger Kantonalbank	Access to the compact package of publications
	Client-relevant research information	—
	Invitation to specialist events	—
	Invitation to exclusive events	—
	Custody account management incl. safekeeping and administration (corporate actions, e.g. share splits and capital increases, collection of coupons, dividends and capital repayments as well as custody account deliveries)	✓
	Stock market orders in Switzerland and abroad	In e-banking and by telephone (Zuger Kantonalbank direct)
	Access to e-banking and mobile banking	✓
<b>Supplementary services (if required)</b>		
	ZugerKB account set (Basic, Comfort or Premium)	50% discount
	Tax statement	Subject to charge
	Detailed and individual financial planning	Subject to charge
	Tax return (for private individuals, mandate for Zuger Kantonalbank)	Subject to charge
	Comprehensive matrimonial property regime and inheritance consulting advisory services	Subject to charge