

ZugerKB Investment Advisory Basic

Invest money for the long term, and make use of a compact package of services.

As an investor, you rarely alter the composition of your securities, take long-term investment decisions and want expert advice depending upon the particular situation. An annual portfolio check keeps you informed about the performance of your investment assets, highlighting aspects where action is needed as well as possible risks.

The right solution for you

If you take your investment decisions independently, would like expert advice depending upon the particular situation and value consistency in respect of the composition of your investments, then Investment Advisory Basic is the ideal package for you.

The benefits for you

ZugerKB Investment Advisory Basic offers you a compact solution that is ideally tailored to your investment needs. Your personal advisor is available if you require support with investment topics.

The key features

- Personal advisor
- Identifying your risk profile
- Defining the investment strategy based on your needs
- Investment proposal during the first meeting
- Specific investment recommendations at maturity
- Annual asset statement with detailed information on the performance of the portfolio
- Annual monitoring of the portfolio and suggestions on any action required
- Annual printed portfolio check with analysis of current portfolio risks
- Access to the compact package of Zuger Kantonalbank publications

The risks

- With Investment Advisory Basic, investment decisions are the responsibility of the client.
- Risks are associated with investments because, among other things, they are subject to financial market fluctuations.
- ZugerKB Investment Advisory does not offer any guarantee of a positive performance.
- The brochure "Risks Involved in Trading Financial Instruments" published by the Swiss Bankers Association provides detailed information about potential risks. In addition, further product documents are available for individual investment instruments.

Termination

The agreement can be terminated at any time.

ZugerKB Investment Advisory Basic

Basic terms and conditions

Investment fee on average custody account assets of 0.45% p.a. plus VAT (minimum fee CHF 150 p.a. plus VAT)

Reimbursement of retrocessions on investment funds

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"

Our services for your investment success

		ZugerKB Investment Advisory Basic
Support		
	Personal advisor	✓
	Support from investment specialists with a global outlook	—
Investment advisory		
	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	—
Portfolio monitoring and reporting		
	Asset statement with detailed information on the performance 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	Annually
	Portfolio check with analysis of current portfolio risks	Annually, with compact information
Publications and services		
	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	Through personal advisor, e-banking and by telephone (Zuger Kantonalbank direct)
	Access to e-banking and mobile banking	✓
Supplementary services (if required)		
	ZugerKB account set (Basic, Comfort or Premium)	50% discount
	Tax statement	50% discount
	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