

# ZugerKB Investment Advisory Partner

Make the most of a genuine partnership for your financial investments.

**You value financial advice that offers strong services and a client focus. With ZugerKB Investment Advisory Partner, your investment decisions benefit from the support of your personal advisor, the regular monitoring of your portfolio and a comprehensive quarterly portfolio check. An annual discussion also offers an ideal platform for evaluating and jointly optimising your investment strategy.**

## The right solution for you

If you would like a partnership for your investment decisions and want to consider our investment ideas in detail, then our Investment Advisory Partner service is the right solution for you.

## The benefits for you

ZugerKB Investment Advisory Partner enables you to realise an investment strategy tailored to your particular needs and to benefit from professional portfolio monitoring that reflects your investment style. Your personal advisor will provide you with active support, drawing your attention to any potential for optimisation in your portfolio.

## The key features

- Personal advisor
- Identifying your risk profile
- Defining the investment strategy based on your needs
- Investment proposal at the first meeting plus detailed proposals on how to optimise the composition of the portfolio
- Specific investment recommendations at maturity
- Annual personal portfolio discussion
- Quarterly asset statement with detailed information on the performance of the portfolio
- Quarterly monitoring of the portfolio and suggestions on any action required
- Quarterly printed portfolio check with analysis of current portfolio risks
- Access to the in-depth package of Zuger Kantonalbank publications
- Invitations to specialist events

## The risks

- With Investment Advisory Partner, 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 Partner

### Basic terms and conditions

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Investment fee on average custody account assets of 0.60% p.a. plus VAT (minimum fee CHF 900 p.a. plus VAT)

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20% discount on fee for securities transactions (CH/international) ordered via personal advisor

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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 Investment Advisory  
**Partner**

|   |   | ZugerKB Investment Advisory<br><b>Partner</b>  |
|---|---|--|
| <b>Support</b>                              |   |  |
|   | Personal advisor  | ✓  |
|   | 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 performance of the portfolio   | Quarterly                                      |
|   | Personal portfolio discussion (assessment of performance as well as adjustment of the portfolio if necessary)   | Annually                                       |
|   | Regular monitoring of the portfolio and suggestions on any action required  | Quarterly                                      |
|   | Portfolio check with analysis of current portfolio risks  | Quarterly, with detailed information           |
| <b>Publications and services</b>            |   |  |
|   | Publications of Zuger Kantonalbank  | Access to the in-depth 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            |
|   | Access to e-banking and mobile banking  | ✓  |
| <b>Supplementary services (if required)</b> |   |  |
|   | ZugerKB account set (Basic, Comfort or Premium)   | 50% discount                                   |
|   | Tax statement (by request)  | Included                                       |
|   | Detailed and individual financial planning (once, by request)   | 25% discount                                   |
|   | Tax return (for private individuals, mandate for Zuger Kantonalbank)  | Subject to charge                              |
|   | Comprehensive matrimonial property regime and inheritance consulting advisory services  | Subject to charge                              |