



Decide today.

Relax tomorrow.

The investment packages  
from St.Galler Kantonalbank

This information is for marketing purposes.

My first bank.



St.Galler  
Kantonalbank

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# Various ways to reach your destination.

You love the mountains and want to scale new heights. But the higher the mountain and more demanding the route, the more important it is to have an experienced guide, the right equipment, and accurate weather forecasts. That's exactly what you get with the new investment packages from St.Galler Kantonalbank. The goals you pursue, the investment horizon you're considering, and the risk you're prepared to accept determine the route you take – whether independently or by working with us. You decide the degree to which you want us to guide you, what equipment requirements you have in terms of banking services, and what financial market forecasts are necessary as you set out to conquer new heights. We strongly believe in ensuring you start your journey with a package that's right for your needs.

## CONSULT

### **Individually accompanied, perfectly equipped, comprehensively informed.**

Our advisors are highly trained, competent guides. You can count on their experience at every stage, and thanks to comprehensive support you'll be heading in the right direction. You decide the degree of interaction.

## COMFORT

### **Excellent advice, implemented by specialists, more time for you.**

In a one-on-one consultation, you tell us where you want to go and what you want to see. With their knowledge, ability, and state-of-the-art tools, the specialists at our in-house Investment Center will then set everything in motion in order to take you to your destination. You needn't worry about anything – you can focus on your personal interests while being kept up to speed on a regular basis.

## DIRECT

### **No guidance, at your own risk, dependable basic support.**

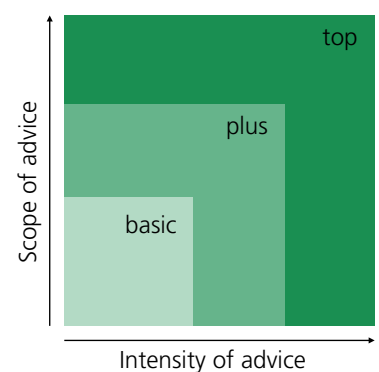
You take responsibility for your own portfolio and implement your investment decisions independently via our e-banking service. You are free to consult the latest publications and information on all aspects of financial markets on our website at [sgkb.ch](http://sgkb.ch).



## CONSULT

You have a goal. We show you the way.

With our advisory-based CONSULT package, you decide the degree of interaction you want with the bank. You determine whether you want portfolio and risk monitoring, and if so how frequently this should be undertaken. In addition, your choice of package will impact on the scope of the investment proposal and the degree of information. [sgkb.ch/en-consult](https://sgkb.ch/en-consult)



## CONSULT basic You plan for the long term. We provide consistency.

### Your investment behaviour

You focus on long-term investment solutions with selected funds.

#### What we offer

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Advice and support	<ul style="list-style-type: none"><li>▪ Clarifying needs</li><li>▪ Determining investment strategy</li><li>▪ Contact / interaction as needed</li></ul>
Portfolio and risk monitoring	<ul style="list-style-type: none"><li>▪ None</li></ul>
Portfolio management	<ul style="list-style-type: none"><li>▪ Investment proposal involving first-class funds</li></ul>
Research and financial analysis	<ul style="list-style-type: none"><li>▪ Market analyses</li><li>▪ Assessments of selected funds</li></ul>

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## CONSULT plus You want to exploit opportunities. We give you professional support.

### Your investment behaviour

You want to exploit investment opportunities, making use of our recommendations.

#### What we offer

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Advice and support	<ul style="list-style-type: none"><li>▪ Clarifying needs</li><li>▪ Determining investment strategy</li><li>▪ Setting investment restrictions</li><li>▪ Annual portfolio and strategy review</li><li>▪ More active and more frequent interaction</li></ul>
Portfolio and risk monitoring	<ul style="list-style-type: none"><li>▪ Daily</li></ul>
Portfolio management	<ul style="list-style-type: none"><li>▪ Comprehensive investment proposal</li></ul>
Research and financial analysis	<ul style="list-style-type: none"><li>▪ Market analyses</li><li>▪ Assessments of securities from our product spectrum</li></ul>

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## CONSULT top You have clear objectives. We give you personal guidance.

### Your investment behaviour

You follow the financial markets with great interest, you're an active investor, and you want tailored recommendations.

#### What we offer

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Advice and support	<ul style="list-style-type: none"><li>▪ Clarifying needs</li><li>▪ Determining individual investment strategy</li><li>▪ Setting investment restrictions</li><li>▪ Annual portfolio and strategy review</li><li>▪ Involvement of investment specialists</li><li>▪ Ongoing interaction with us</li></ul>
Portfolio and risk monitoring	<ul style="list-style-type: none"><li>▪ Daily</li><li>▪ Alert in event of strategy deviations</li></ul>
Portfolio management	<ul style="list-style-type: none"><li>▪ Comprehensive investment proposal</li><li>▪ Consolidated asset analysis</li></ul>
Research and financial analysis	<ul style="list-style-type: none"><li>▪ Market analyses</li><li>▪ Assessments of securities</li><li>▪ Participation in monthly "CIO Talk" telephone conference</li></ul>

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## COMFORT

You focus on your surroundings. We take you to your goal.

With our COMFORT investment package, you delegate the implementation of your investment strategy to our investment specialists. This enables you to save time and focus on your plans and ideas with confidence. [sgkb.ch/en-comfort](https://sgkb.ch/en-comfort)

## COMFORT You determine the strategy. We manage your assets.








### Your investment behaviour

Together with your client advisor, you choose the investment strategy that's right for you and leave implementation to our experienced investment specialists, who will systematically monitor your portfolio.

### What we offer

Advice and support	<ul style="list-style-type: none"> <li>▪ Clarifying needs</li> <li>▪ Determining investment strategy</li> <li>▪ Choosing a suitable type of mandate</li> <li>▪ Regular performance discussions</li> </ul>
Portfolio and risk monitoring	<ul style="list-style-type: none"> <li>▪ Daily by investment specialists</li> </ul>
Portfolio management	<ul style="list-style-type: none"> <li>▪ Strategy-compliant management by investment specialists</li> </ul>
Research and financial analysis	<ul style="list-style-type: none"> <li>▪ Market analyses</li> <li>▪ Participation in monthly "CIO Talk" telephone conference</li> </ul>

With St.Galler Kantonalbank, you can choose from seven attractive asset management mandates. Together with your advisor, you decide what type of mandate is the perfect match for you:

	COMFORT active	<ul style="list-style-type: none"> <li>▪ Primarily active bond and equity funds</li> <li>▪ Best-in-class approach</li> <li>▪ Active control of asset classes</li> </ul>
	COMFORT strategy	<ul style="list-style-type: none"> <li>▪ Passive bond and equity funds</li> <li>▪ Systematic portfolio focus on the strategy</li> <li>▪ Low-cost and efficient</li> </ul>
	COMFORT premium	<ul style="list-style-type: none"> <li>▪ Direct investments (equities and bonds) and selected funds</li> <li>▪ Globally diversified</li> <li>▪ Active control of asset classes</li> </ul>
	COMFORT premium helvetia	<ul style="list-style-type: none"> <li>▪ Swiss equities and bonds in CHF</li> <li>▪ Active control of asset classes</li> </ul>
	COMFORT premium eco	<ul style="list-style-type: none"> <li>▪ Direct investments (equities and bonds)</li> <li>▪ ESG guidelines applied to investment selection. The term ESG (Environmental, Social and Governance) describes the criteria referred to when evaluating whether a company behaves in an ethical and sustainable way.</li> <li>▪ Active control of asset classes</li> </ul>
	COMFORT premium dividend	<ul style="list-style-type: none"> <li>▪ Direct investments (equities and bonds) and selected funds with high and stable dividend distributions</li> <li>▪ Various distribution options</li> <li>▪ Active control of asset classes</li> </ul>
	COMFORT private	<ul style="list-style-type: none"> <li>▪ Precisely replicates your personal ideas and objectives</li> <li>▪ Our investment specialists design your desired portfolio and monitor it daily</li> </ul>



## DIRECT

You do it all yourself. We help you do so.

The DIRECT investment package gives you the freedom to take your investment decisions independently, without using the bank's advisory services. We provide a state-of-the-art e-banking service to enable you to implement your transactions, as well as reliable custody account management and an asset statement with all the information you need.

[sgkb.ch/en-direct](https://sgkb.ch/en-direct)



## **DIRECT** You decide independently. We provide an ideal basis.

### **Your investment behaviour**

You rely on your own sources of information, decide on your investments without our advice, and execute stock-market transactions independently via our user-friendly e-banking service.

### **What we offer**

Advice and support	▪ No investment advice
Portfolio and risk monitoring	▪ No monitoring
Portfolio management	▪ No investment recommendations
Research and financial analysis	▪ Market analyses

Our e-banking solution lets you take care of your banking and stock-market transactions securely and conveniently from the comfort of your home. These comprehensive services are simple to use, making it easier for you to manage all aspects of your investments:

- You always have an overview thanks to details of all custody account transactions and maturities as well as current performance.
- The yourmoney.ch stock-exchange and financial platform keeps you up-to-date with the latest market developments.
- All bank records and custody account statements are available electronically at all times.
- Mobile banking gives you even greater flexibility: stock-market orders and quotes are also possible via smartphone.
- Find out about various events in e-banking via email or SMS.

# Our investment packages at a glance

Compare our packages directly online at [sgkb.ch/invest](https://sgkb.ch/invest)



<b>How would you like to take your investment decisions?</b>	You are advised by us personally, but make decisions yourself. You determine the scope of your exchange with us.		
<b>Our package</b>	<b>CONSULT basic</b>	<b>CONSULT plus</b>	<b>CONSULT top</b>
<b>Your investment behaviour</b>	You focus on long-term investment solutions with selected funds.	You want to exploit investment opportunities by making use of our recommendations.	You are an active investor and would like individual investment recommendations.
<b>Advice and support</b>	As required	Active and regular	Continuous
Clarifying needs and determining investment strategy	✓	✓	✓
Setting of investment restrictions		✓	✓
Portfolio and strategy review		✓	✓
Involvement of investment specialists			✓
Selection of appropriate mandate solution			
<b>Portfolio and risk monitoring</b>	No monitoring	Daily	Daily
Alert in the event of investment strategy deviations			✓
<b>Portfolio management</b>			
Investment proposal	✓ Involving first-class funds	✓	✓ Incl. consolidated asset analysis
<b>Research and financial analysis</b>			
Market analyses: <a href="https://sgkb.ch/enews">sgkb.ch/enews</a>	✓	✓	✓
Assessments of securities	✓ Selected funds only	✓ SGKB product range only	✓
Participation in "CIO Talk" telephone conference			✓
<b>Reimbursement of sales remuneration</b>	✓	✓	✓



You delegate the decisions to us.

You decide independently.

**COMFORT**

**DIRECT**

You would like to leave your investment transactions to our experienced investment specialists and invest only a little of your own time.

You rely on your own sources of information and do not require any investment advice.

Regular performance discussions

No investment advice



Ongoing monitoring of your agreed investment strategy by investment specialists



Daily

No monitoring

Strategy-compliant management by investment specialists

No investment recommendations



# Personalized advice for private and business clients

9450 Altstätten  
071 755 01 26

9434 Au  
071 747 15 15

9478 Azmoos  
081 783 10 11

7310 Bad Ragaz  
081 303 42 00

9602 Bazenheid  
071 931 24 24

9471 Buchs  
081 756 36 66

9113 Degersheim  
071 371 14 22

9444 Diepoldsau-Schmitter  
071 733 77 11

9642 Ebnat-Kappel  
071 993 26 26

8733 Eschenbach  
055 282 20 01

9230 Flawil  
071 393 15 25

8890 Flums  
081 733 22 23

9473 Gams  
081 771 11 41

9403 Goldach  
071 844 28 28

9201 Gossau  
071 385 20 20

9435 Heerbrugg  
071 722 55 55

9102 Herisau  
071 354 85 11

8887 Mels  
081 723 01 81

9650 Nesslau  
071 994 14 22

9463 Oberriet  
071 761 24 24

8640 Rapperswil-Jona  
055 222 74 11

9424 Rheineck  
071 888 52 88

9401 Rorschach  
071 844 27 27

7320 Sargans  
081 723 11 43

8718 Schänis  
055 619 67 67

9475 Sevelen  
081 783 10 11

9001 St. Gallen  
071 231 31 31

9014 St. Gallen-Bruggen  
071 231 34 00

9016 St. Gallen-Neudorf  
071 288 01 88

9430 St. Margrethen  
071 747 29 29

9053 Teufen  
071 335 09 90

8730 Uznach  
055 285 93 41

9240 Uzwil  
071 955 49 49

8880 Walenstadt  
081 735 16 22

9630 Wattwil  
071 988 42 42

9500 Wil  
071 913 62 06

9300 Wittenbach  
071 298 45 45

All our branches have at least one ATM. Cash can also be withdrawn at the following locations:

- Abtwil
- Bad Ragaz: Casino
- Buchs-Räfis: Churerstrasse 63
- Jonschwil
- Niederuzwil
- Rapperswil-Jona: Molkereistrasse; Fischmarktplatz 1
- St. Gallen:  
AVIA Shop (Oberstrasse)  
Casino (Hotel Radisson)  
Kantonsspital  
Multergasse  
OLMA: Cashbox
- Trübbach
- Valens: Klinik
- Widnau: Cashbox
- Wil: Railcenter

**Internet:** [www.sgkb.ch](http://www.sgkb.ch)

**Email:** [info@sgkb.ch](mailto:info@sgkb.ch)

**Client Advisory Center:**

+ 0844 811 811

Advice on products and services, information on account management and payment transactions

**newhome**  
The real estate portal

## Personal advice: private banking

7310 Bad Ragaz  
081 303 43 00

8640 Rapperswil-Jona  
055 222 53 00

9001 St. Gallen  
071 227 96 00

9430 St. Margrethen  
071 747 13 00

9500 Wil  
071 913 71 00

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**Published by:**

St. Galler Kantonalbank AG  
St. Leonhardstrasse 25  
9001 St. Gallen