

# Our investment packages at a glance



|   | <b>CONSULT basic</b>   | <b>CONSULT plus</b>   | <b>CONSULT top</b>  | <b>COMFORT</b>  | <b>DIRECT</b>                          |
|---|--|---|---|---|--|
| <b>How do you make your investment decisions?</b>                 | You are advised by us personally, but make decisions yourself with us.   | You determine the scope of your exchanges   | You delegate decisions to our investment specialists.   | You decide on your own.   |  |
| <b>Your requirements</b>  | You focus on long-term investment solutions with selected funds.   | You want to exploit investment opportunities while at the same time making use of our recommendations.  | You are an active investor and would like individual investment recommendations.  | You would like to leave your investment transactions to our specialists and invest only a little of your own time.  | You do not want any investment advice. |
| <b>Advice and support</b>   | <ul style="list-style-type: none"> <li>– Clarifying needs</li> <li>– Determining investment strategy</li> <li>– Contact/interaction as needed</li> </ul> | <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>– Active, regular interaction</li> </ul> | <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</li> </ul> | <ul style="list-style-type: none"> <li>– Clarifying needs</li> <li>– Determining investment strategy</li> <li>– Selecting a suitable mandate solution</li> <li>– Regular performance discussions</li> </ul> | – No investment advice                 |
| <b>Portfolio and risk monitoring</b>                              | None   | Daily   | <ul style="list-style-type: none"> <li>– Daily</li> <li>– Alerts in the event of strategy deviations</li> </ul>   | – Daily by investment specialists   | No monitoring                          |
| <b>Portfolio management</b>                                       | Investment proposal involving selected funds   | <ul style="list-style-type: none"> <li>– Comprehensive investment proposal</li> <li>– Personalized investment proposals via SGKB app</li> </ul>   | <ul style="list-style-type: none"> <li>– Comprehensive investment proposal</li> <li>– Consolidated asset analysis</li> <li>– Personalized investment proposals via SGKB app</li> </ul>  | Strategy-compliant management by investment specialists   | No investment recommendations          |
| <b>Research and financial analysis</b>                            | <ul style="list-style-type: none"> <li>– Market analyses</li> <li>– Assessments of selected funds</li> </ul>   | <ul style="list-style-type: none"> <li>– Market analyses</li> <li>– Assessments of securities from our product spectrum</li> </ul>  | <ul style="list-style-type: none"> <li>– Market analyses</li> <li>– Assessments of securities</li> <li>– “CIO Talk” telephone conference</li> </ul>   | <ul style="list-style-type: none"> <li>– Market analyses</li> <li>– “CIO Talk” telephone conference</li> </ul>  | Market analyses                        |
| <b>Sales remuneration</b>   | Comprehensive reimbursement  | Comprehensive reimbursement   | Comprehensive reimbursement   | Comprehensive reimbursement   | No reimbursement                       |
| <b>Package price p. a. as proportion of custody account value</b> | – 0.35 % (mind. CHF 100)   | <ul style="list-style-type: none"> <li>– 0.50 % – 0.65 % (min. CHF 600)</li> <li>– 50 % rebate on transaction prices</li> <li>– incl. e-tax statement</li> </ul>  | <ul style="list-style-type: none"> <li>– 0.75 % – 0.90 % (min. CHF 4000)</li> <li>– 24 transactions free of charge</li> <li>– incl. e-tax statement and basic products</li> </ul>   | <ul style="list-style-type: none"> <li>– From 0.90 % (min. CHF 450)</li> <li>– incl. e-tax statement</li> </ul>   | 0.25 % (min. CHF 100)                  |