

Our investment packages at a glance



	CONSULT basic	CONSULT plus	CONSULT top	COMFORT	DIRECT
How do you make your investment decisions?	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.
Your requirements	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.
Advice and support	<ul style="list-style-type: none"> – Clarifying needs – Determining investment strategy – Contact/interaction as needed 	<ul style="list-style-type: none"> – Clarifying needs – Determining investment strategy – Setting investment restrictions – Annual portfolio and strategy review – Active, regular interaction 	<ul style="list-style-type: none"> – Clarifying needs – Determining individual investment strategy – Setting investment restrictions – Annual portfolio and strategy review – Involvement of investment specialists – Ongoing interaction 	<ul style="list-style-type: none"> – Clarifying needs – Determining investment strategy – Selecting a suitable mandate solution – Regular performance discussions 	No investment advice
Portfolio and risk monitoring	None	Daily	<ul style="list-style-type: none"> – Daily – Alerts in the event of strategy deviations 	– Daily by investment specialists	No monitoring
Portfolio management	Investment proposal involving selected funds	Comprehensive investment proposal	<ul style="list-style-type: none"> – Comprehensive investment proposal – Consolidated asset analysis 	Strategy-compliant management by investment specialists	No investment recommendations
Research and financial analysis	<ul style="list-style-type: none"> – Market analyses – Assessments of selected funds 	<ul style="list-style-type: none"> – Market analyses – Assessments of securities from our product spectrum 	<ul style="list-style-type: none"> – Market analyses – Assessments of securities – “CIO Talk” telephone conference 	<ul style="list-style-type: none"> – Market analyses – “CIO Talk” telephone conference 	Market analyses
Sales remuneration	Comprehensive reimbursement	Comprehensive reimbursement	Comprehensive reimbursement	Comprehensive reimbursement	No reimbursement
Package price p.a. as proportion of custody account value	– 0.35 % (mind. CHF 100)	– 0.50 % – 0.65 % (min. CHF 600) – 50 % rebate on transaction prices – incl. Swiss tax statement	– 0.75 % – 0.90 % (min. CHF 4000) – 24 transactions free of charge – incl. Swiss tax statement and basic products	– From 0.90 % (min. CHF 450) – incl. Swiss tax statement	0.25 % (min. CHF 100)