



# COMFORT tail risk



## Investment in a systematic, risk controlled manner

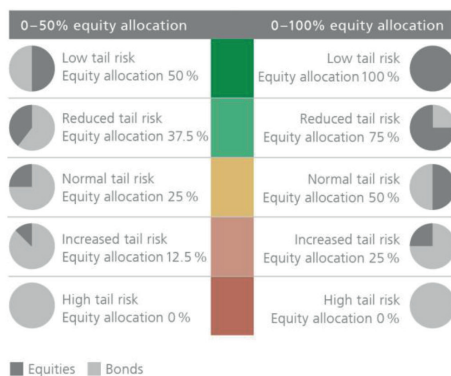
«COMFORT tail risk» invests in a risk-controlled manner, focusing mainly on passive bond and equity funds. The portfolio is globally diversified.

The dynamic equity allocation in your portfolio is controlled by an innovative risk-measurement and early warning system developed by Finreon Ltd. By systematic analysis of over 26 sub-factors and 4 additional indicators, the «Tail Risk Indicator» recognizes critical market phases at an early stage, thus enabling your portfolio manager to react in good time.



«What we recommend to our clients is also good for St.Galler Kantonalbank. We have faith in our Investment Center experts. That's why CHF 30 million of our assets are invested in the COMFORT asset management mandate.»

Christian Schmid  
CEO of St.Galler Kantonalbank AG



### How you benefit

- Innovative risk-measurement and early warning system
- Efficient and low-cost implementation through diversified passive investment funds
- Consistent and systematic investment process within the scope of your investment strategy
- Constant monitoring of your portfolio
- Detailed reporting and all the documents you need for your tax return (only available for selected countries)

<b>Minimum investment</b> CHF 300,000 or the equivalent
<b>Reference currency</b> CHF and EUR
<b>Available strategies</b> 0-50% equity allocation 0-100% equity allocation
<b>Investment instruments</b> Primarily passive bond and equity funds
<b>Management style</b> Dynamic
<b>Sustainability</b> We follow the exclusion list of the Swiss Association for Responsible Investments (SVVK) and exclude manufacturers of controversial weapons.

# COMFORT tail risk: price summary

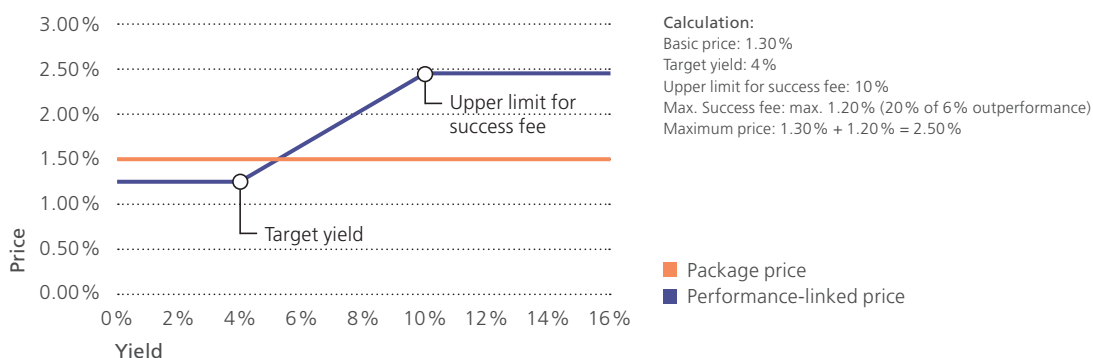
## Package prices p.a.

Equivalent in CHF	0–50 % equity allocation	0–100 % equity allocation
from 300'000.–	1.55 %	1.55 %
from 500'000.–	1.50 %	1.50 %
from 1'000'000.–	1.45 %	1.45 %
from 2'000'000.–	1.40 %	1.40 %
Minimum price	CHF 4650.–	CHF 4650.–

## Success-based pricing model

	0–50 % equity allocation	0–100 % equity allocation
Basic price	Discount of 0.25 % on the package price	
Success fee payable on outperformance	20.00 %	
Target return	2.00 %	4.00 %
Upper limit for success fee (cap)	8.00 %	10.00 %
Minimum price	CHF 3900.–	

## Example: 0-100% equity allocation, from CHF 300'000.–



## Do you have any questions?

We'll be happy to help:

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