



COMFORT premium



Focusing on sustainable direct investments

«COMFORT premium eco» focuses on direct investments (equities and bonds), supplemented by selected funds. The selection of securities takes account of the ESG* guidelines of St.Galler Kantonalbank.

ESG stands for «Environment, Social und Governance», i.e. company management that is eco-friendly and socially responsible. As an investor who attaches importance to ecological sustainability, social justice and societal values, you benefit directly from the assessments and forecasts of our investment specialists and are able to optimize the opportunities and risks within the scope of your investment strategy.



«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

- You invest with a good conscience
- Clear, transparent portfolio structure through direct investments
- Investment in individual securities of companies and organizations that meet our ESG criteria
- Our investment specialists’ assessments have a direct impact on your portfolio
- 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)

Minimum investment	CHF 300,000 or the equivalent
Reference currency	CHF and EUR
Available strategies	Yield, balanced, growth, equity
Investment instruments	Direct investments and selective bond and equity funds
Management style	Tactical

* For further information please contact your advisor.

COMFORT premium: price summary

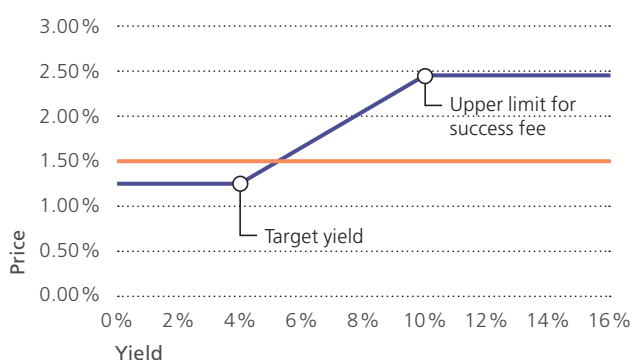
Package prices p.a.

Equivalent in CHF	Fixed income	Yield	Balanced	Growth	Equity
from 300'000.–	0.75 %	1.35 %	1.50 %	1.60 %	1.65 %
from 1'000'000.–	0.70 %	1.25 %	1.40 %	1.50 %	1.55 %
from 2'000'000.–	0.65 %	1.15 %	1.30 %	1.40 %	1.45 %
from 5'000'000.–	0.60 %	1.05 %	1.20 %	1.30 %	1.35 %
Minimum price	CHF 2250.–	CHF 4050.–	CHF 4500.–	CHF 4800.–	CHF 4950.–

Success-based pricing model

	Fixed income	Yield	Balanced	Growth	Equity
Basic price	not available	Discount of 0.25 % on the package price			
Success fee payable on outperformance	not available	20.00 %			
Target return	not available	2.00 %	4.00 %	5.00 %	6.00 %
Upper limit for success fee (cap)	not available	8.00 %	10.00 %	11.00 %	12.00 %
Minimum price	not available	CHF 3300.–	CHF 3750.–	CHF 4050.–	CHF 4200.–

Example: Balanced, from CHF 300'000.–



Calculation:

Basic price: 1.25 %
 Target yield: 4 %
 Upper limit for success fee: 10 %
 Max. Success fee: max. 1.20 % (20 % of 6 % outperformance)
 Maximum price: 1.25 % + 1.20 % = 2.45 %

■ Package price
 ■ Performance-linked price

Do you have any questions?

We'll be happy to help:

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