



## COMFORT premium

Focusing on first-class direct investments.

“COMFORT premium” focuses on direct investments (equities and bonds), supplemented by selected funds.

The portfolio is globally diversified and actively managed. As an investor, 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.

### How you benefit

- Continuous tracking of the financial markets and trends
- Consistent and systematic investment process within the scope of your investment strategy
- Clear, transparent portfolio structure through direct investments
- Constant monitoring of your portfolio
- Detailed reporting and tax statement (only for selected countries)



“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

#### Minimum investment

CHF 300,000 or the equivalent

#### Reference currency

CHF, EUR and USD

#### Available strategies

Fixed income, yield, balanced, growth, equity

#### Investment instruments

Direct investments and selective bond and equity funds

#### Management style

Tactical

#### Exclusions

We follow the exclusion list of the Swiss Association for Responsible Investments (SVVK) and exclude manufacturers of controversial weapons.

# COMFORT premium: price summary

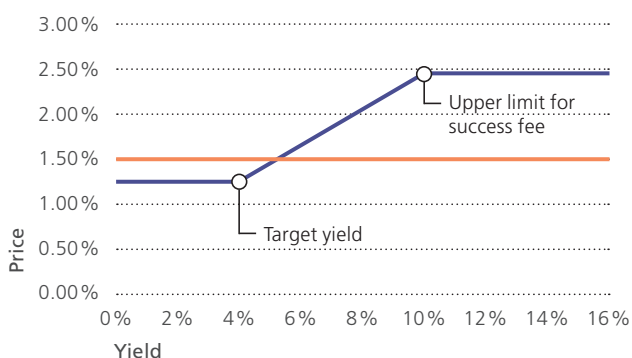
## Package prices p.a.

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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