

Asset management mandate

Sustainable Growth CHF

Do you want to generate the highest possible returns – and are willing to accept large fluctuations in value? Then this strategy is absolutely right for you.

Your investment goal and investment strategy

You are aiming for a higher total return through capital gains. The weighting of the investment classes is determined by a panel of experienced asset management experts. Investment decisions are made on the basis of an intensive analysis of the financial markets. The analysis takes place through our own research and is broad based. This enables optimum investment decisions. From the over 8,500 funds authorised in Switzerland, the best are selected for you and constantly monitored according to the “best in class” approach using strict criteria.

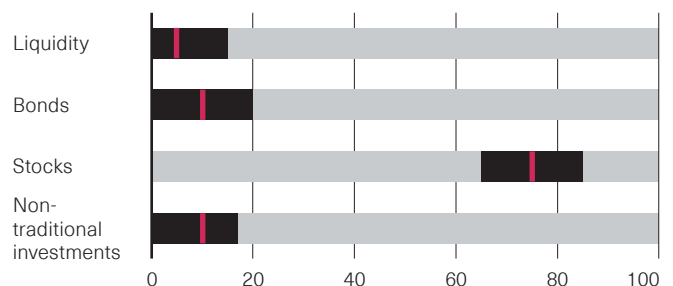
Sustainability approach

In sustainable asset management, environmental and social criteria and principles of responsible governance (ESG = Environment, Social, Governance) are systematically integrated into the investment process alongside traditional financial indicators. The aim is to take certain sustainability criteria into consideration when investing at least 80 per cent of the managed assets. The sustainable asset management mandate pursues a compatibility objective. The investor’s “interested” ESG preference is taken into account by combining two approaches. A best-in-class approach is followed, in which preference is given to companies with an above-average level of sustainability (rating based on ESG research). At the same time, investments in controversial sectors or in companies that violate international standards, such as the UN Global Compact, are excluded. In the case of investments in funds, an assessment is made of the extent to which ESG aspects are integrated into the relevant strategy and whether these are compatible with the Bank’s sustainability principles. Special ESG methods are applied to investment classes such as precious metals and real estate, which do not comprise any debt and equity securities. Alternative standards, labels and ratings are used to ensure a transparent sustainability assessment.

Financial instruments

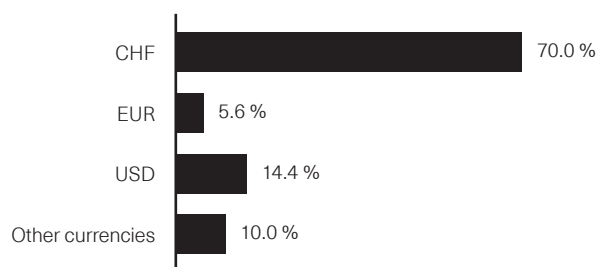
High proportion of equities, supplemented with fixed-income investments, real estate and Fairtrade-certified gold. The implementation takes place using cost-efficient collective capital investments (e.g. funds, ETFs).

The investments are within the following ranges (in %)¹



¹ Weighting according to the strategic benchmark (red marking)

Currency structure²



² According to the strategic benchmark

Main benefits

- Professional asset management from 100,000 CHF.
- The weighting of various investment classes is kept within set ranges to take account of the risk profile of the mandate.
- Continuous monitoring and ongoing fine-tuning of the portfolio.
- Detailed reporting and documents for your tax return.

Risks

- The investment involves risks, in particular those of fluctuations in value and yield.
- Asset management offers no guarantee of positive performance.



Conditions³

	All-in fee p.a.
Up to 1,000,000 CHF	1.3 %
From 1,000,000 CHF	1.2 %

³ For more detailed information, see the Terms and conditions for investment services.

Further information can be found at
www.bkb.ch/vermoegensverwaltung

