

Revo

# The best equities for assets of any size

With Revo you invest in shares  
of promising companies.

The revolutionary investment solution **ZUGERBERG** FINANZ

## About Zugerberg Finanz

Zugerberg Finanz has been supporting private and institutional investors of all sizes with their investments for more than 20 years. In doing so, we rely on active, independent asset management with a domestic focus.

### Want to learn more about Revo?

You can find further information on this promising investment offer at  
[www.zugerberg-finanz.ch/revo-en](http://www.zugerberg-finanz.ch/revo-en)

# BILANZ

Best Asset Manager in Switzerland  
2023, 2020, 2019, 2018 (1<sup>st</sup> place)  
2022, 2021 (3<sup>rd</sup> place)

# MORNINGSTAR®

5 stars for 10 years 2015–2024

# ZWEI WEALTH

Rating “highly recommended”  
August 2023

# CITYWIRE

Top 50 Asset Manager  
2023, 2022, 2021, 2020, 2019  
Top Swiss Franc Bond Manager  
2018, 2017

# Your needs

## **Asset management**

Do you have limited time to actively look after your savings and want a reliable and independent asset manager?

## **Mutual interests**

Do you want someone to look after your assets who also invests their own money exactly the same way?

## **Direct investments**

Do you prefer direct investments in promising companies such as Lonza, Sika, or Google whenever possible?

## **Swiss francs**

Do you prefer to invest the majority of your assets in Swiss francs?

## **Private equity**

Do you want to participate in the returns of this exciting asset class and get the benefits of diversification?

## **Current income**

Would you like to achieve current income through investments in dividend-bearing equities and attractive bonds?

## What is Revo?

Revo is the name of the revolutionary investment concept from Zugerberg Finanz. Revo offers you the chance to invest directly in promising companies with just a one-off amount starting from CHF 5'000 or an individual monthly savings plan from CHF 100. This offer is made possible by Revo investing in fractions of shares. These are selected and managed by Zugerberg Finanz and bought directly into your portfolio.

# Why Revo?

## Well substantiated

Experience, science, and clear values – we make investments based on the macroeconomic assessments of our experienced CIO Office and Advisory Board.

## Hand-picked

Our carefully selected equities portfolios include promising Swiss companies, but also renowned international stocks. In addition, fixed-income funds grant you access to promising, mostly institutional bonds.

## Active

For the duration of the contract, we will constantly keep an eye on your investment – and actively intervene when the markets change.

## Credible

We believe in your investment which is why we invest our own assets in the same way in which we also invest our clients' assets.

## Transparent

You can view your current positions, performance, all transactions, dividends, fees, and much more on the app on a daily basis.

# How does Revo work?

1. Choose your personal investment strategy based on your risk profile from 5 risk classes with flexible equity or bond shares.
2. Choose your one-time investment amount or a regular savings or investment instalment.

Equity share with the risk classes 1 to 5:



3. Sit back and watch your assets build up; we'll keep an eye on your investment and actively intervene when the market situation demands it.

# Revo asset management for savings

## Flexible and individual investment

Zugerberg Finanz Revo gives investors the opportunity to benefit from professional, active asset management from a one-off investment of CHF 5'000 or regular investments of CHF 100 per month. Implementation mainly takes place by means of individual titles, except in the area of bonds (transparent collective investment instruments).

### Investment strategies

- Zugerberg Finanz Revo1  
Risk class 1 with max. 20% equity share
- Zugerberg Finanz Revo2  
Risk class 2 with max. 40% equity share
- Zugerberg Finanz Revo3  
Zugerberg Finanz DecarbRevo3  
Risk class 3 with max. 60% equity share
- Zugerberg Finanz Revo4  
Zugerberg Finanz DecarbRevo4  
Risk class 4 with max. 80% equity share
- Zugerberg Finanz Revo5  
Zugerberg Finanz DecarbRevo5  
Risk class 5 with max. 100% equity share
- Zugerberg Finanz RevoDividends  
Risk class 5 with max. 100% equity share

### Investment character

Active asset management services, broad range model according to the selected investment strategy

### Form of investment

One-off investment, withdrawal plan, or capital generation plan; flexible and customised

### Investment amount

From CHF 5'000 (one-off investment)

And / or from CHF 100 per month (capital generation plan)

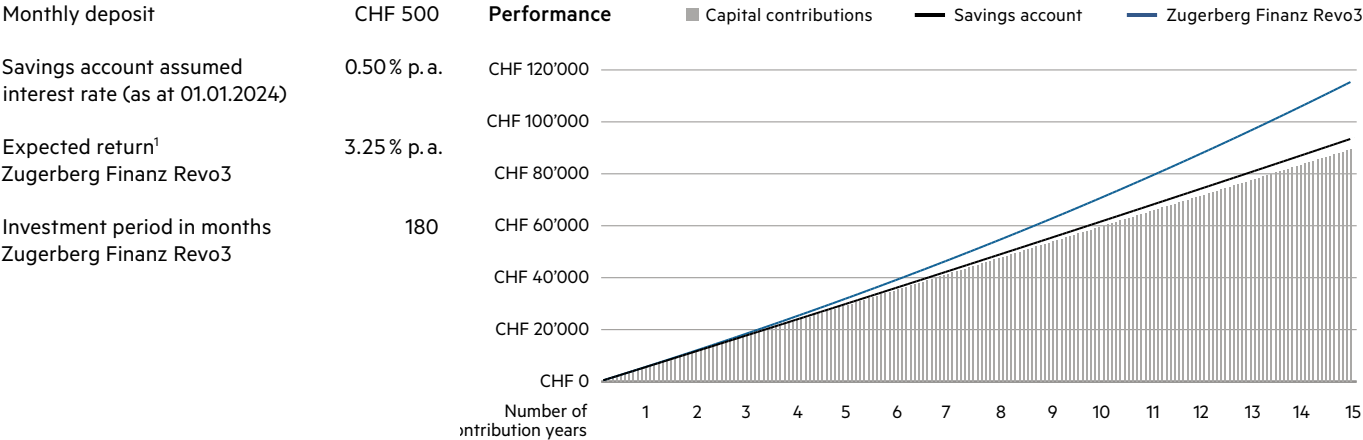
Withdrawal plan from an initial investment of CHF 50'000

### Your advantages:

- higher return opportunities through investment in securities
- weekly investment cycle
- flexible and variable deposits and withdrawals possible
- no minimum contract term or savings obligation
- transparent investment and comprehensible fee structure

# Revo Savings Plan

## Achieve your savings goals



■ Total paid-in capital	CHF 90'000
— Final amount after 180 months with the savings account	CHF 93'472
— Final amount after 180 months with the Zugerberg Finanz Revo3 investment strategy <sup>2</sup>	CHF 115'652

<sup>1</sup>Net amount, after deduction of all ongoing costs

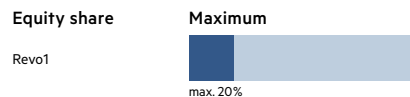
<sup>2</sup>The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations the reform might occur in the short term which is why performance will never be linear. The achievement of forecast values is in no way guaranteed. Investment calculations do not constitute a request to submit any offers, nor do they constitute an offer or a recommendation to purchase or sell any financial instruments.

# Investment strategies comparison

## Zugerberg Finanz Revo

### Zugerberg Finanz Revo1

**Investor profile:** Suitable for investors with a strong need for security, who want to invest their assets in a value-preserving manner.



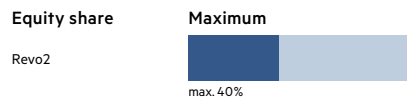
**Expected return<sup>3</sup>:** 1.75% p. a.

**Investment horizon:** At least 5 years

<sup>3</sup>Net amount, after deduction of all ongoing costs

### Zugerberg Finanz Revo2

**Investor profile:** Suitable for balanced investors who want to invest their assets in a value-increasing manner.

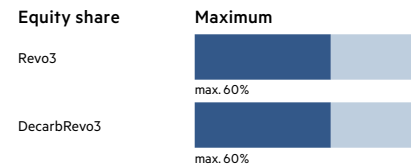


**Expected return<sup>3</sup>:** 2.50% p. a.

**Investment horizon:** At least 7 years

### Zugerberg Finanz Revo3 Zugerberg Finanz DecarbRevo3

**Investor profile:** Suitable for investors with an increased risk appetite who want to invest their assets in a value-increasing manner.



**Expected return<sup>3</sup>:** 3.25% p. a.

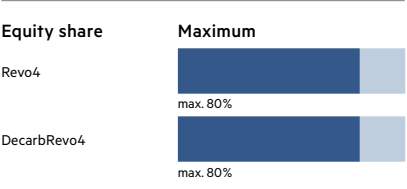
**Investment horizon:** At least 10 years

Detailed information about the asset classes can be found in the allocations and the investor information.



**Zugerberg Finanz Revo4**  
**Zugerberg Finanz DecarbRevo4**

**Investor profile:** Suitable for investors with an low need for security who want to invest existing as-sets in a profitable manner.

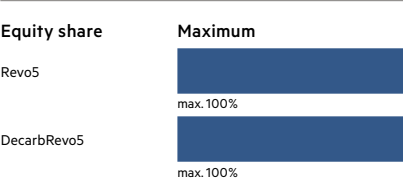


**Expected return<sup>3</sup>:** 4.00% p. a.

**Investment horizon:** At least 10 years

**Zugerberg Finanz Revo5**  
**Zugerberg Finanz DecarbRevo5**

**Investor profile:** Suitable for investors with an low need for security who want to invest existing assets in a profitable manner.

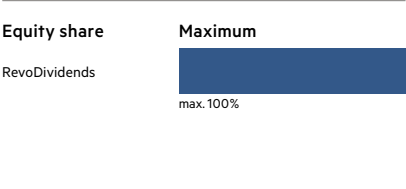


**Expected return<sup>3</sup>:** 4.75% p. a.

**Investment horizon:** At least 10 years

**Zugerberg Finanz RevoDividends**

**Investor profile:** Suitable for investors with an low need for security who want to invest existing assets in a profitable manner.

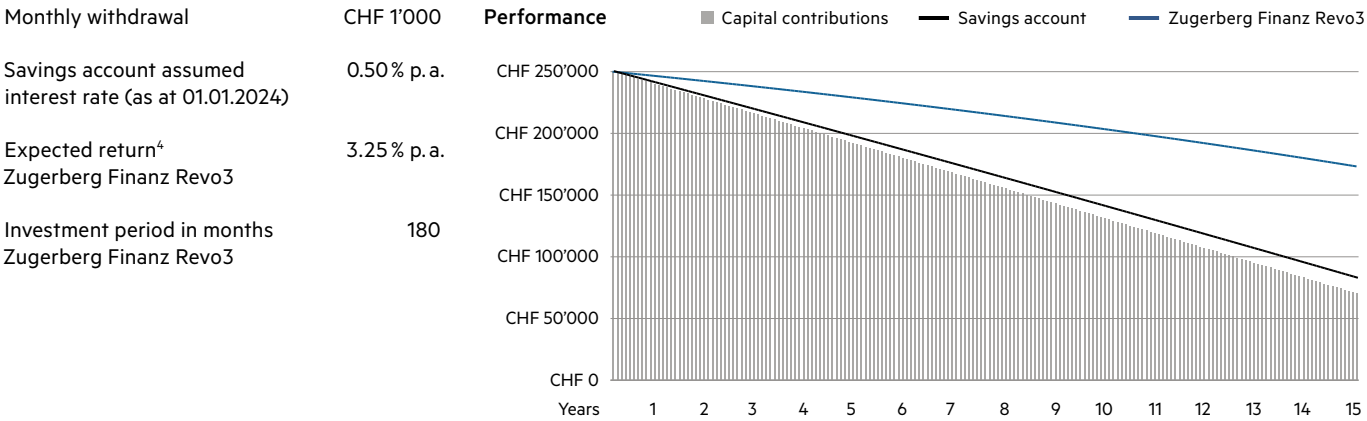


**Expected return<sup>3</sup>:** 4.75% p. a.

**Investment horizon:** At least 10 years

# Revo withdrawal plan

## Enjoy your 3rd stage of life carefree



■ One-off payment of	CHF 250'000
— Final amount after 180 months with the savings account	CHF 82'555
— Final amount after 180 months with the Zugerberg Finanz Revo3 investment strategy <sup>5</sup>	CHF 173'227

<sup>4</sup> Net amount, after deduction of all ongoing costs

<sup>5</sup> The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations the reform might occur in the short term which is why performance will never be linear. The achievement of forecast values is in no way guaranteed. Investment calculations do not constitute a request to submit any offers, nor do they constitute an offer or a recommendation to purchase or sell any financial instruments.

# Revo Price list

Minimum deposit / Minimum recurring deposit	From CHF 5'000 (one-off investment) or from CHF 100 per month (capital generation plan)
Custodian bank	bank zweiplus AG, Swissquote Bank SA
Asset management fee	1.25% plus VAT per year The amount will be debited after the end of the quarter
Bank fees (all-in fee)	0.20% plus VAT per year The bank fee is calculated monthly and charged quarterly
Options	Child savings plan Withdrawal plan (month / quarter / semester / year) from minimum opening balance of CHF 50'000
Information access	Zugerberg Finanz App, e-banking incl. digital tax statement

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