

# Zugerberg Finanz R

# Your personal asset management

With Zugerberg Finanz R, you'll be investing  
in the equity and bonds of promising companies.

The flagship 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  
Zugerberg Finanz R?

You can find further information on this  
promising investment offer at  
[www.zugerberg-finanz.ch/r-en](http://www.zugerberg-finanz.ch/r-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 assets and want a reliable and independent asset management company?

## **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 Zugerberg Finanz R?

Zugerberg Finanz R is the multi-award-winning flagship investment solution from Zugerberg Finanz. It offers the opportunity to invest directly in promising companies from an initial investment of CHF 500'000.

In the area of bonds, the Zugerberg Finanz R solution is implemented mainly by means of transparent collective investment instruments; in all other asset classes, it is implemented mainly by means of individual titles.

# Why Zugerberg Finanz R?

## 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

During the term of the contract, we will always keep an eye on your vested pension benefits – and actively intervene in the case where the market situation changes.

## 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, etc. online on a daily basis via e-banking.

# What is the process?

1. Choose your personal investment strategy based on your risk profile from 5 risk classes with flexible equity or bond shares.
2. Choose the best combination of one or more strategies to achieve your investment goal.

Equity share with the risk classes 1 to 5:



3. Sit back and let us keep an eye on your investment and actively intervene when the market demands it.

# Classic, independent asset management

## Flexible and individual investment

Zugerberg Finanz R gives investors the opportunity to benefit from professional, active asset management from a one-off investment of CHF 500'000 or more.

Implementation mainly takes place by means of individual titles, except in the area of bonds (transparent collective investment instruments).

### **Investment character**

Active asset management; ranges model according to the chosen investment strategy

### **Form of investment**

One-off investment

### **Investment amount**

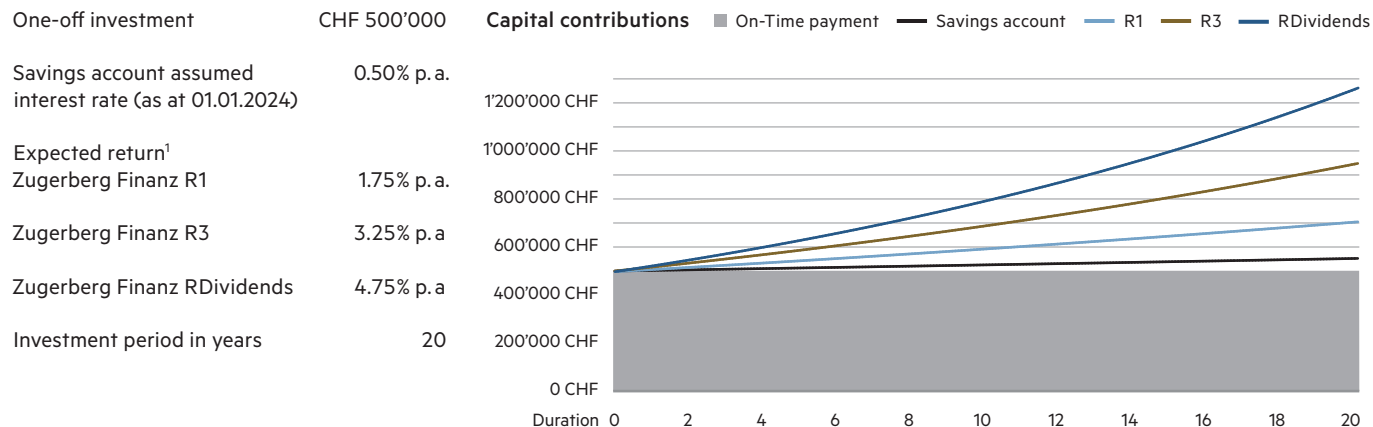
From CHF 500'000 (one-off investment)

### **Investment strategies**

- Zugerberg Finanz R1  
Risk class 1 with max. 20% equity share
- Zugerberg Finanz R2  
Risk class 1 with max. 40% equity share
- Zugerberg Finanz R3  
Risk class 1 with max. 60% equity share
- Zugerberg Finanz R4  
Risk class 1 with max. 80% equity share
- Zugerberg Finanz R5  
Zugerberg Finanz RDividenden  
Risk class 1 with max. 100% equity share

# Let your capital work for you

## Achieve your long-term investment goals



|  |               |
|--|---------------|
| ■ Total paid-in capital  | CHF 500'000   |
| ■ Expected amount after 20 years with savings account  | CHF 552'448   |
| ■ Expected amount after 20 years with Zugerberg Finanz R1 <sup>2</sup> investment strategy         | CHF 707'389   |
| ■ Expected amount after 20 years with Zugerberg Finanz R3 <sup>2</sup> investment strategy         | CHF 947'919   |
| ■ Expected amount after 20 years with Zugerberg Finanz RDividends <sup>2</sup> investment strategy | CHF 1'264'884 |

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

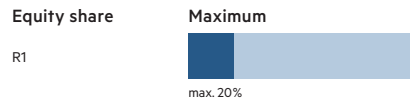
<sup>2</sup>The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations the reform might occur in the short term which is why performance will never be linear. The achievement of forecast values is in no way 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 R

### Zugerberg Finanz R1

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



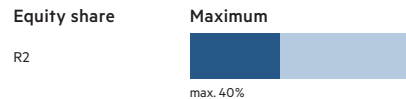
**Expected return<sup>3</sup>:** 1.75% p. a.

**Investment horizon:** At least 5 years

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

### Zugerberg Finanz R2

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

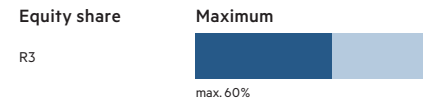


**Expected return<sup>3</sup>:** 2.50% p. a.

**Investment horizon:** At least 7 years

### Zugerberg Finanz R3

**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.

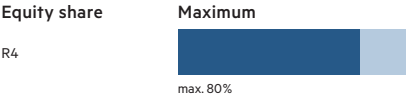
**Investment horizon:** At least 10 years

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



Zugerberg Finanz R4

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

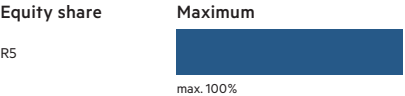


Expected return<sup>3</sup>: 4.00% p.a.

Investment horizon: At least 10 years

Zugerberg Finanz R5

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

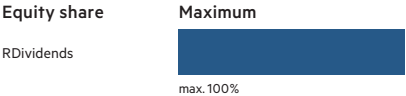


Expected return<sup>3</sup>: 4.75% p.a.

Investment horizon: At least 10 years

Zugerberg Finanz RDividends

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

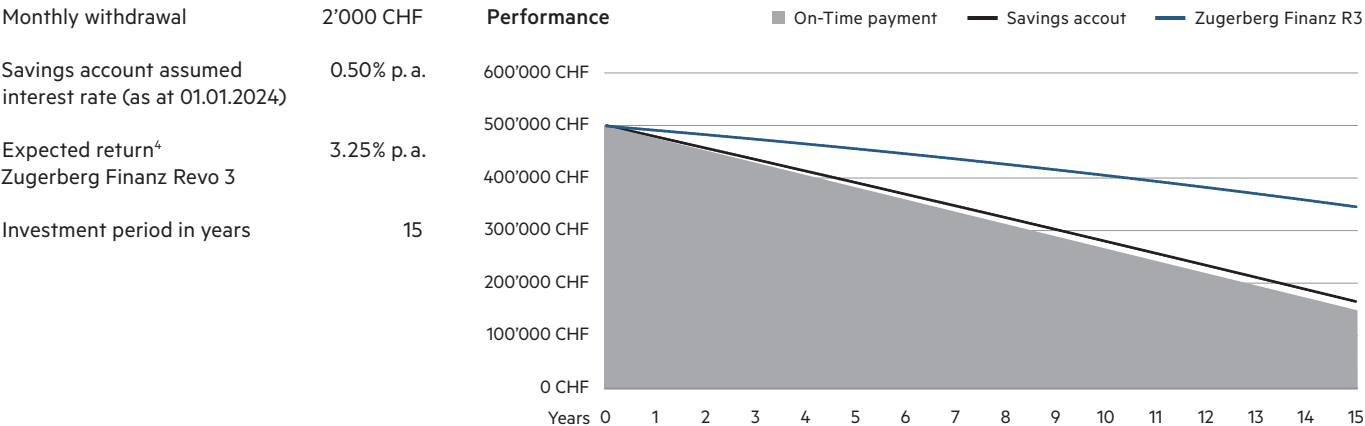


Expected return<sup>3</sup>: 4.75% p.a.

Investment horizon: At least 10 years

# Zugerberg Finanz R withdrawal plan

## Enjoy your 3rd stage of life carefree



|   |             |
|---|-------------|
| ■ One-off payment of  | CHF 500'000 |
| — Final amount after 15 years with the savings account  | CHF 165'110 |
| — Final amount after 180 months with the Zugerberg Finanz Revo 3 investment strategy <sup>5</sup> | CHF 346'455 |

<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.

# Price list

|                          |   |
|--------------------------|---|
| Minimum deposit          | From CHF 500'000 ( one-off investment )   |
| Custodian bank           | Zuger Kantonalbank, Credit Suisse (Schweiz) AG, UBS   |
| Asset management fee     | By agreement<br>The fee will be deducted after the end of the quarter   |
| Bank fees ( all-in fee ) | Current custodian bank fee schedule; information provided without liability<br><br>All-in fee custodian fee, transaction costs<br>CHF 0.5 million to CHF 1 million .....0.23% p. a.<br>CHF 1 million to CHF 3 million .....0.20% p. a.<br>CHF 3 million to CHF 5 million .....0.18% p. a.<br>CHF 5 million to CHF 10 million .....0.16% p. a.<br>CHF 10 million to CHF 15 million .....0.14% p. a.<br>CHF 15 million to CHF 20 million .....0.12% p. a.<br>From CHF 20 million .....0.10% p. a.<br><br>Plus VAT. The all-in fee is calculated monthly and deducted quarterly. |
| Options                  | Withdrawal plan<br>Additional deposits can be made at any time  |
| Information access       | Zugerberg Finanz App, E-banking   |

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