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 and trust in our own expertise.

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

BILANZ

Best Asset Manager in Switzerland
2023, 2020, 2019, 2018 (1st place)
2024, 2022, 2021 (3rd place)
2025 (1st place – dynamic; Sharpe ratio)

MORNINGSTAR®

5 stars for 10 years 2016–2025

ZWEI WEALTH

Rating "highly recommended"
August 2023

CITYWIRE

Top 50 Asset Manager
2025, 2024, 2023, 2022, 2021, 2020, 2019

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?

Investment solutions
Would you prefer an investment solution that focuses on high-quality individual titles and is selectively supplemented with ETFs and investment funds for further diversification?

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.
We buy individual titles whenever possible and appropriate. We supplement these with ETFs and investment funds to ensure optimal diversification, especially abroad and in the case of bonds.

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 compiled portfolios include promising Swiss companies, as well as notable international investments. We invest in individual titles wherever possible and appropriate and supplement these with ETFs and investment funds, especially abroad and in the case of 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)

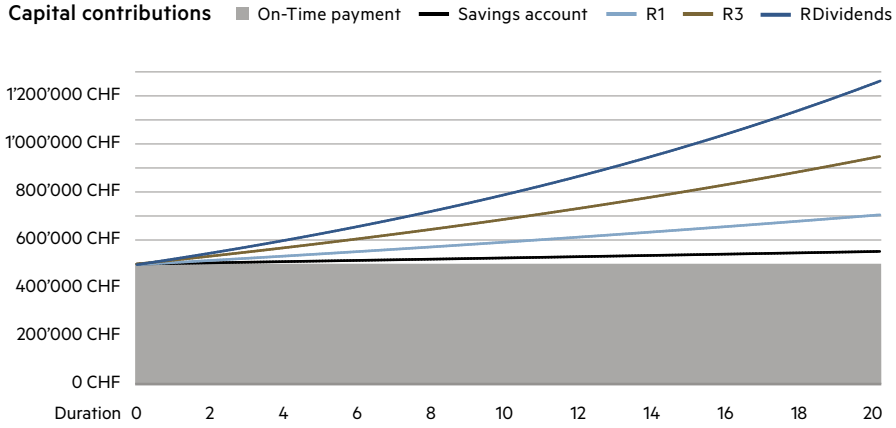
Investment strategies

- 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

One-off investment	CHF 500’000
Savings account assumed interest rate (as at 01.01.2024)	0.50% p. a.
Expected return[1] Zugerberg Finanz R1	1.75% p. a.
Zugerberg Finanz R3	3.25% p. a
Zugerberg Finanz RDividends	4.75% p. a
Investment period in years	20



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[2] investment strategy	CHF 707’389
Expected amount after 20 years with Zugerberg Finanz R3[2] investment strategy	CHF 947’919
Expected amount after 20 years with Zugerberg Finanz RDividends[2] investment strategy	CHF 1’264’884

[1] Net amount, after deduction of all ongoing costs

[2] The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations the refrom 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.

Equity share	Maximum
R1	max. 20%

Expected return[3]: 1.75% p. a.

Investment horizon: At least 5 years

Zugerberg Finanz R2

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

Equity share	Maximum
R2	max. 40%

Expected return[3]: 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.

Equity share	Maximum
R3	max. 60%

Expected return[3]: 3.25% p. a.

Investment horizon: At least 10 years

[3] Net amount, after deduction of all ongoing costs

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 assets in a profitable manner.

Equity share	Maximum
R4	max. 80%

Expected return[3]: 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 assets in a profitable manner.

Equity share	Maximum
R5	max. 100%

Expected return[3]: 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 assets in a profitable manner.

Equity share	Maximum
RDividends	max. 100%

Expected return[3]: 4.75% p. a.

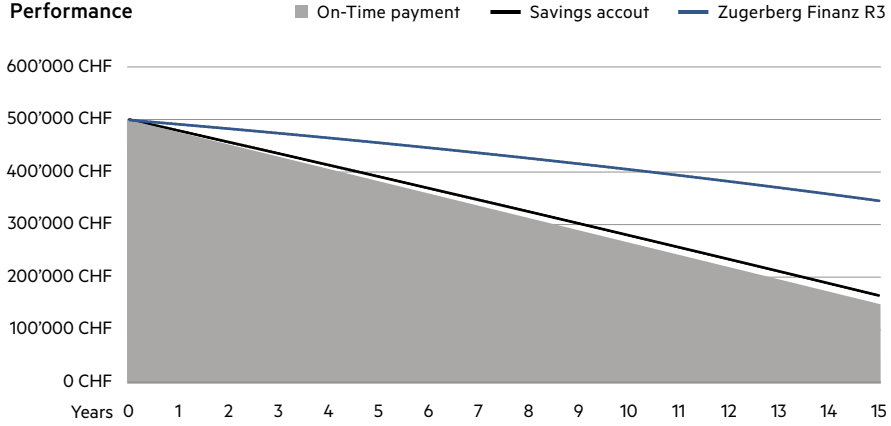
Investment horizon: At least 10 years

Zugerberg Finanz R withdrawal plan

Enjoy your 3rd stage of life carefree

Monthly withdrawal	2'000 CHF
Savings account assumed interest rate (as at 01.01.2024)	0.50% p. a.
Expected return[4] Zugerberg Finanz Revo 3	3.25% p. a.
Investment period in years	15

Performance



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[5]	CHF 346'455

[4] Net amount, after deduction of all ongoing costs

[5] The hypothetical performance shown in these investment calculations is based on long-term, average empirical values from the past. Significant deviations the refrom 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, Julius Bär, UBS
Asset management fee	By agreement 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 All-in fee custodian fee, transaction costs CHF 0.5 million to CHF 3 million .....0.20% p. a. CHF 3 million to CHF 5 million .....0.18% p. a. CHF 5 million to CHF 10 million .....0.16% p. a. CHF 10 million to CHF 15 million .....0.14% p. a. CHF 15 million to CHF 20 million .....0.12% p. a. From CHF 20 million .....0.10% p. a. Plus VAT. The all-in fee is calculated monthly and deducted quarterly.
Options	Withdrawal plan Additional deposits can be made at any time
Information access	Zugerberg Finanz App, E-banking

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