

Zugerberg Finanz savings plans

Systematically achieve your savings goals and make your dreams come true

Do you want to ...?

- ... invest like the pros as a small saver?
- ... achieve or exceed your savings goals?
- ... generate more returns than in your savings account?
- ... put money aside for a new car or a round-the-world trip?
- ... increase the savings you build up for your child / grandchild / godchild until they come of age?

Saving with securities from early on pays off

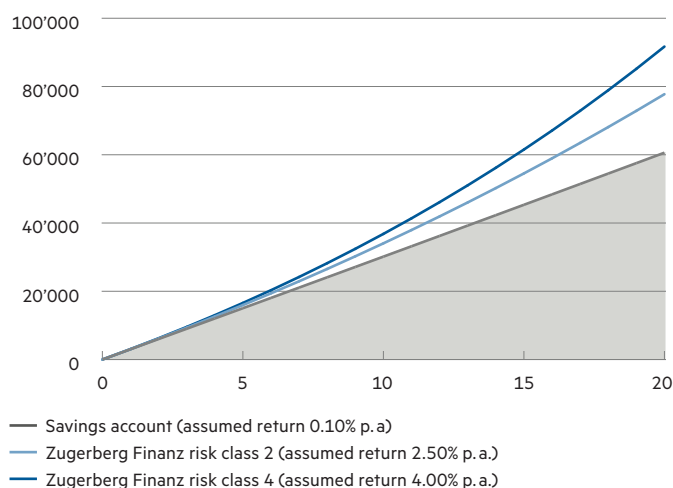
We recommend using sound liquidity and asset planning to determine your personal savings rate and building up your individual assets with this savings amount. Because long-term, regular saving with securities pays off, even with small amounts. Over the years, you'll benefit from the compound interest effect and can thus build up your assets considerably.

Expected value development of savings capital

Term	20 years
Monthly investment amount	CHF 250
Total investment	CHF 60'000

Expected capital after 20 years

Savings account	CHF 60'601
Zugerberg Finanz Risk Class 2 ("balanced")	CHF 77'744
Zugerberg Finanz Risk Class 4 ("dynamic")	CHF 91'694



The cost-average effect

Periodic investments can benefit from the cost-average effect. Due to the regular and consistent investment amount, more shares are acquired at low prices than at high prices. This leads to a lower average purchase price. This positive effect is all the more pronounced the longer the investment period is and the more volatile the price developments are.

The timing of the investment is not the crucial factor

Due to the staggered investments, the time you make the purchase is not the decisive factor for success. This approach reduces the risks of short-term price fluctuations and benefits from the cost-average effect.

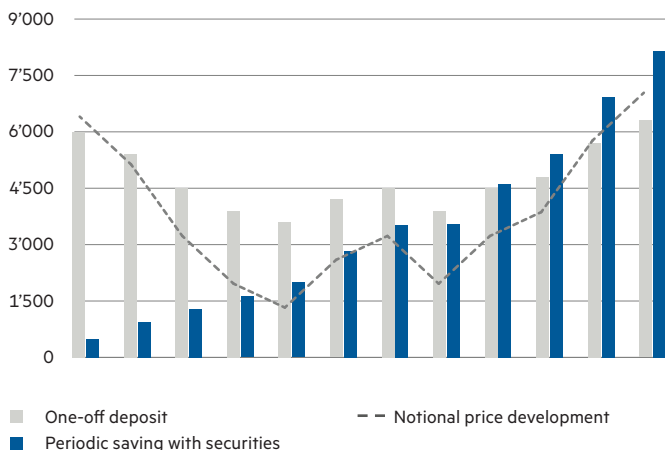
One-off deposit vs. periodic saving with securities

Duration	12 months
Monthly investment amount	CHF 500
Total investment	CHF 6'000

Value of assets after 12 months

One-off deposit CHF 6'000	CHF 6'300
Saving with securities in installments of CHF 500 per month	CHF 8'158

Calculation based on a notional price development over 12 months



Advantages for you

- Systematically and consistently build up your assets and achieve your savings goals
- Simple and flexible thanks to regular savings amount you can choose
- Benefit from the cost-average effect through periodic saving with securities
- Enjoy professional, active asset management from as little as CHF 100 per month
- Mitigate your risks through staggered investments
- Benefit from the attractive return opportunities of the financial markets in the long term

Contact details

Zugerberg Finanz AG +41 41 769 50 10
 Lüsiweg 47 info@zugerberg-finanz.ch
 CH-6302 Zug www.zugerberg-finanz.ch