

WEALTH MANAGEMENT

# BCV Active Advisory

Expert advice to help you make  
the right investment choices



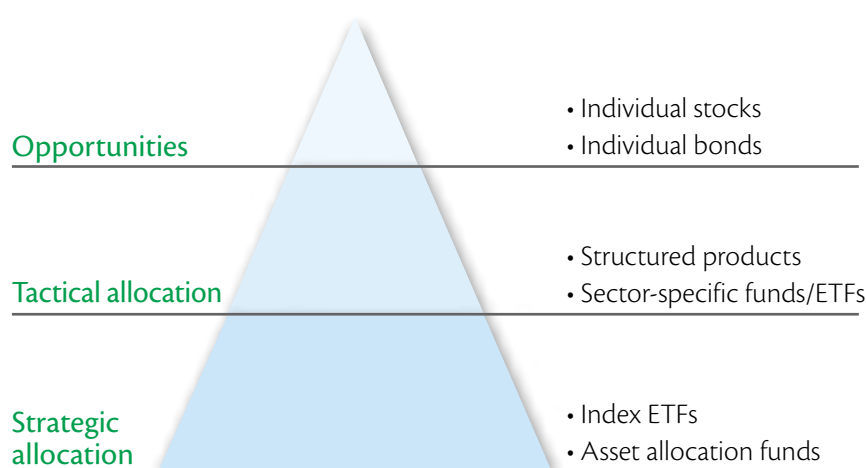
You are an active investor and highly attuned to the financial markets but would still like to have a bespoke advisory service at your fingertips. Our BCV Active Advisory service was designed with you in mind. In addition to a Private Banking advisor, you will have a dedicated Active Advisory investment specialist who will provide you with the expert support you need to make the right investment decisions.

## Your dedicated investment specialist

BCV's investment experts live and breathe the financial markets. Your dedicated specialist will put that knowledge to work for you and personally monitor your portfolio. To help you achieve your financial objectives, we will regularly send you investment opportunities, which you can then take or leave as you see fit. What's more, you can reach out to your dedicated specialist as often as you wish between 8am and 6:30pm, from Monday to Friday.

## Management approach

Our Active Advisory approach, which is guided by BCV's investment strategy and our allocation pyramid, meets the needs of even the most demanding investors. We start by looking at your portfolio's core holdings, which form the base of our allocation pyramid. Our aim is to ensure that the bulk of your portfolio is structured in line with BCV's macroeconomic scenario. For the middle, tactical part of the pyramid, we will send you investment themes that are consistent with both our core scenario and your investment profile, consisting of products that ensure good risk diversification. For the top, opportunity-driven part of the pyramid, you will have access to a universe of individual securities tracked by our investment specialists.



## Investment universe

With our Active Advisory service, we recommend a selection of financial instruments that are carefully vetted and monitored by our investment specialists.



You will have access to a wide range of investment products (funds and structured products) from various asset management companies, including BCV. This approach offers greater asset diversification and a selection of the best products on the market.

With BCV Active Advisory, you're treated as a qualified investor, which means you will have access to a larger investment universe – often with reduced management fees.

You will also be able to tap into a universe of individual securities handpicked by BCV. This universe represents the opportunity-driven peak of our allocation pyramid and consists of shares in selected Swiss and non-Swiss companies. You can also set up alerts for securities in this universe so you can act quickly when investment opportunities arise.

## Portfolio monitoring and risk management

To manage portfolio risk, we will double check your orders before executing them and regularly monitor your investments to ensure they are aligned with your objectives, particularly in terms of asset allocation, currency breakdown, and concentration risk.

In addition to having frequent contact with your dedicated investment specialist, you will be able to count on comprehensive support from your Private Banking advisor – whom you can meet with whenever you wish.

## Fees

The fee schedule for BCV Active Advisory is simple, transparent, and competitive. We offer two pricing models, which include an advisory fee, a reduced administration fee for your securities account, and either discounted transaction fees or a flat-rate transaction fee.

## Benefits

- > You will have a Private Banking advisor at your disposal.
- > You will have constant decision-making support from a dedicated investment specialist.
- > You will receive very frequent recommendations driven by our investment ideas and aligned with your financial objectives.
- > You will have access to a universe of attractively priced investment products from various asset management companies.
- > You will have access to information on individual Swiss and foreign securities.
- > We will double check your orders prior to execution.
- > We will conduct a daily analysis to ensure your investments are in keeping with your financial goals.
- > Your advisor and investment specialist will review your portfolio with you upon request.



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**[www.bcv.ch](http://www.bcv.ch)**

**For more information, visit**  
**[www.bcv.ch/en/bcvconseil](http://www.bcv.ch/en/bcvconseil)**

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