

BCV INVESTMENT SOLUTIONS

# Asset management agreements





## Let us help you achieve your financial goals

Getting the most out of an investment portfolio requires financial expertise and close and constant attention. If you would prefer to focus on other aspects of your life, BCV offers a number of asset management agreements.

You point the way and we do the rest.

## Leading specialists near you



Our asset managers strive to maximize your returns in line with your risk tolerance. Their day-to-day focus is twofold: they build and actively manage client portfolios such as yours while keeping close tabs on the financial markets. Working out of our head office in Lausanne, they are able to act quickly thanks to a short decision-making chain. The results speak for themselves: the performance delivered by our team ranks among the best in the market.

## Responsible, long-term approach



With the support of one of our private banking advisors, you will select an investment strategy and define your expectations with regard to responsible investing. Based on your choices, your advisor will offer you a range of management agreements incorporating environmental, social, and governance (ESG) criteria.



## Simple and transparent fee schedule

Our fee schedule is simple and straightforward and covers all services included in your agreement.



## Staying in the loop

Thanks to BCV-net and BCV mobile, you have secure, unlimited access to your account. You can check your portfolio's recent performance and current value, read our experts' take on the latest financial news, and get in touch with your advisor.

# A structured process to meet your investment objectives



## **Your investment objectives**

Your advisor will help you determine which investment solution is best for you based on:

- your investor profile
- your investment horizon
- your base currency
- your expectations when it comes to responsible (ESG) investing
- your specific needs (income, inflation protection, capital growth)

## **Strategic allocation**

Our investment strategies are designed to help you meet your investment goals.

## **Tactical allocation**

We adjust your portfolio in response to changes on the financial markets.

## **Investment product selection**

We select the best-performing financial instruments.

## **Portfolio management**

We implement the decisions of BCV's Investment Committee and monitor those investments.

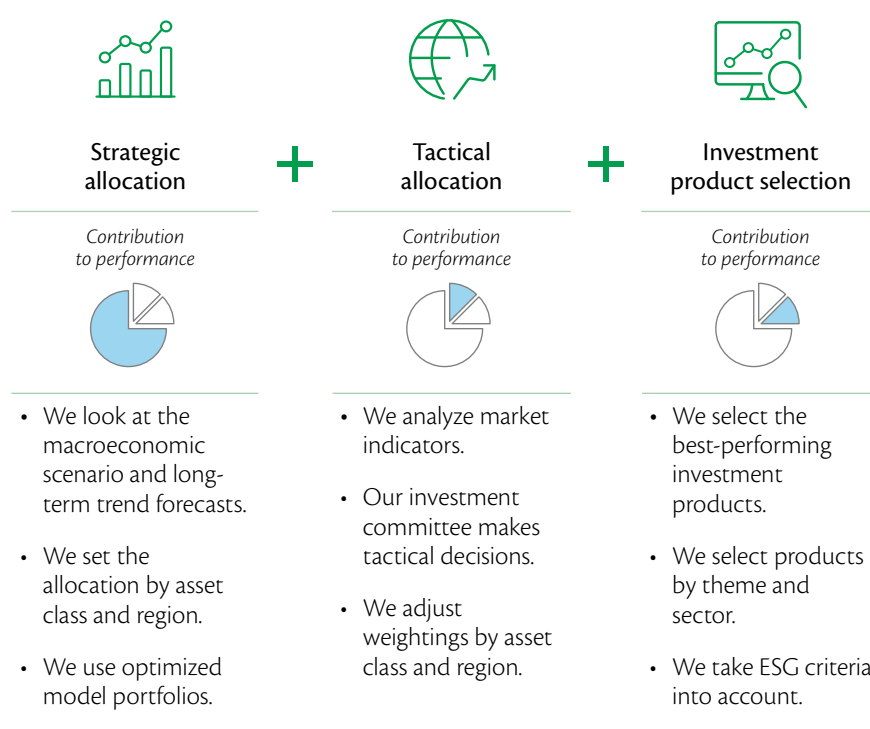
## **Communication with you**

- You have direct contact with your advisor.
- You have 24/7 access to your portfolio performance report and to financial news via BCV-net and BCV Mobile.
- You will be invited to talks on topics of interest.

## Three performance levers

We take a systematic, time-tested approach to investment management based on three complementary performance levers.

- The **strategic allocation** is the source of most long-term growth in your portfolio.
- The **tactical allocation** gives us flexibility to react to short-term opportunities and risks on the financial markets.
- Thanks to careful **investment product selection**, we ensure your portfolio is diversified and exposed to a range of investment opportunities.



## Our range of management agreements

If you have at least CHF 250,000 to invest, you can benefit from an asset management agreement that is in line with your needs and your regional, thematic, and currency preferences.

Several investment strategies are possible under each agreement. We will help you choose the right one, based mainly on your risk tolerance.

	BCV Mandat Horizon
Your needs	You are looking for a strategy that: <ul style="list-style-type: none"> <li>• is diversified and delivers long-term returns</li> <li>• corresponds to your risk profile</li> <li>• is compatible with your base currency</li> </ul>
Base currencies	CHF / EUR / USD
Choice of strategy	Five strategies to choose from
ESG integration	ESG risk management

Our Suisse, Distribution, and Ambition agreements are designed to meet specific investment objectives and needs.

	BCV Mandat Suisse	BCV Mandat Distribution	BCV Mandat Ambition
Your needs	You are looking for a strategy that: <ul style="list-style-type: none"> <li>• invests mainly in Swiss companies</li> <li>• invests mainly in CHF products and hedges exchange-rate risk</li> </ul>	You are looking for a strategy that: <ul style="list-style-type: none"> <li>• generates regular income, available in a specific account</li> <li>• generates tax-exempt returns</li> </ul>	You are looking for a strategy that: <ul style="list-style-type: none"> <li>• delivers long-term returns</li> <li>• incorporates ESG criteria from a long-term perspective</li> <li>• invests in various sustainability themes</li> </ul>
Base currency	CHF	CHF	CHF
Choice of strategy	Three to choose from	One available	Three to choose from
ESG integration	ESG risk management	No ESG integration	ESG risk management + Sustainability objective(s)



## Our Premium management agreements

With an initial investment of at least CHF 3 million, you will qualify for our Premium management agreements. They parallel the management agreements described above and offer the same strategies. However, they include a higher level of service and the option of adding special instructions within the framework of each strategy.

In addition, our Premium agreements give you access to a specialist from our Investment Policy team.

You will also be invited to VIP-only talks and other events.

## Our broad range of services

You will receive investment, financial-planning, and tax support from your advisor as well as from our specialists. You will also be able to attend exclusive events.

Our broad range of services	Standard agreements	Premium agreements (from CHF 3m)
Regular contact with your advisor	✓	✓
Access to your performance report via BCV-net and BCV Mobile	✓	✓
Access to our experts' take on financial news via BCV-net and BCV Mobile	✓	✓
Annual strategy review	✓	✓
Access to our wealth planning specialists (for Swiss clients with CHF 1 million or more under management)	✓	✓
Invitations to Private Banking events	✓	✓
Invitations to VIP client events		✓
Access to a specialist from our Investment Policy team		✓
Customized portfolio reports		✓



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