

WEALTH MANAGEMENT

Asset management agreements



Leave the heavy lifting to us. Our range of asset management agreements is designed so that BCV’s qualified experts can manage your whole portfolio from A to Z.

A solution that fits your investment needs

With the help of your dedicated Private Banking advisor, you will select the solution that best fits your desired return, risk appetite, expectations in terms of sustainable investing, and investment horizon.

At BCV, we offer two product ranges, covering five profiles and two investment styles. We incorporate environmental, social, and governance (ESG) criteria across our entire offering. And our ESG Ambition solutions invest a portion of your assets in companies that provide solutions to environmental and social issues.

		Profile				
		Obligations (Bonds)	Revenu (Income)	Équipondéré (Balanced)	Dynamique (Dynamic)	Actions (Equities)
		Products				
Semi-active strategies	ESG range	Obligations	Revenu	Équipondéré	Dynamique	Actions
	ESG Ambition range			Équipondéré ESG Ambition	Dynamique ESG Ambition	Actions ESG Ambition
Active strategies	ESG range	Sécurité	Défensif	Balancé	Offensif	

Semi-active investment strategies are based on a benchmark asset allocation that fits your investment profile. We optimize exposure to the various asset classes without deviating substantially from the benchmark. Our asset managers aim to outperform the benchmark index through tactical allocation and careful asset selection.

With an active investment strategy, we focus on keeping the portfolio’s risk within a set range. We aim to limit any declines in the value of your investments while maintaining exposure to market rallies.

Services included in BCV's asset management agreements	Semi-active agreements	Active agreements
Investment strategy		
Determining your investment profile and strategy	✓	
Product ranges you can choose from	ESG, ESG Ambition	ESG
Number of solutions you can choose from	8	4
Managing your agreement		
Base currencies ¹	CHF, EUR, USD	CHF, EUR
Minimum recommended investment	CHF 500,000	
Frequency of investment decisions (portfolio adjustments)	Monthly	Twice monthly
Open architecture	✓	
ESG integration	✓	
Thematic solutions	✓	–
Risk monitoring and performance reporting		
Portfolio risk monitoring	Daily	
Performance report (hard copy)	Annually	
Digital performance report	Daily	
Fees ²		
Management fee	0.40% - 1.30%	0.45% - 1.20%
Minimum annual fee	CHF 2,500 - 4,500	CHF 2,500 - 4,000
Administration fee	0.27%	
Transaction fee	All-in fee	No fee

¹ ESG Ambition products are only available in CHF

² Ask your advisor for the detailed fee schedule



Banque Cantonale Vaudoise
Case postale 300
1001 Lausanne

www.bcv.ch

For more information, visit:
www.bcv.ch/en/mandats

Exclusion of liability. While we make every reasonable effort to use reliable information, we make no representation or warranty of any kind that all the information contained in this document is accurate or complete. We disclaim all liability for any loss or damage that may result directly or indirectly from this information. The fees, products and services, conditions, information, and opinions contained in this document may be changed at any time without notice. **No offer or recommendation.** This document is for information purposes only; it does not constitute book building, an offer to buy or sell, or a personalized investment recommendation. Before you conduct any transaction, we recommend that you contact your advisors to carry out a specific examination of your risk profile and that you seek information about the risks involved. One such source of information is the SwissBanking brochure "Risks Involved in Trading Financial Instruments" (available at BCV offices and on the BCV website: https://www.bcv.ch/static/pdf/en/risques_particuliers.pdf). Prior performance is no guarantee of current or future performance, and does not take into account commissions and fees for the issuance/purchase or redemption/sale of units. **Interests in certain securities and relations with third parties.** It is possible that BCV, companies in BCV Group and/or their directors, managers, and employees hold or have held interests in or positions in certain securities, which they may buy or sell at any time, or that they have acted or traded as a market maker. They may have or have had business relationships with the issuers of certain securities, or provide or have provided them with corporate finance services, capital market services, or any other financial, investment, or custody services. **Structured products and warrants.** Structured products and warrants are not collective investments within the meaning of the Swiss Federal Investment Fund Act (LPCC) and are therefore not subject to the authorization or supervision of the Swiss Financial Market Supervisory Authority (FINMA). Investors are exposed to issuer risk, and the value of their investments does not depend solely on the performance of the underlying asset(s) but also on the solvency of the issuer, which may change during the product's lifetime. The listing prospectus (or simplified prospectus, if the product is not listed on the SIX Swiss Exchange) is the only authoritative source of information and can be obtained free of charge from BCV or downloaded from BCV's website: www.bcv.ch/en/invest. **Investment fund publications.** Interim and annual reports, prospectuses, fund contracts, and KIIDs concerning funds managed or distributed by BCV may be obtained free of charge from BCV (place St-François 14, 1003 Lausanne, Switzerland) or from the fund manager Gërifonds SA (<https://www.gerifonds.ch/en>). **Distribution restrictions.** Certain operations and/or the distribution of this document may be prohibited or subject to restrictions for persons in jurisdictions other than Switzerland (e.g., EU, UK, and US) and for US Persons. The distribution of this document is authorized only to the extent allowed by the applicable law. **Trademarks and copyright.** The BCV logo and trademark are protected. This document is subject to copyright and may not be reproduced unless the reproduction mentions its author, copyright, and all the legal information it contains. Prior written authorization from BCV is required to use this document for public or commercial purposes. **Telephone calls.** Phone calls to BCV may be recorded. By using this means of communication, you accept this procedure.