

Investment advising

You are interested in financial markets and make your investment decisions yourself. You also value specialists' knowledge and like to receive advice.

Service Advisory Agreement

After a comprehensive consultation, your needs and your financial situation are analyzed to determine your investment horizon. The resulting risk profile is used to select your optimal investments.

The investment experts at Bank E. Gutzwiller & Cie. will use the insights obtained from their analysis to advise you about general economic conditions, interest rates, currencies and specific financial instruments; continuously monitor your portfolio and react quickly to changes on the financial markets. You will always be free to choose from the adviser's suggestions and make your own decisions.

We provide you with transaction statements and regular reporting in order to keep you informed about your portfolio.

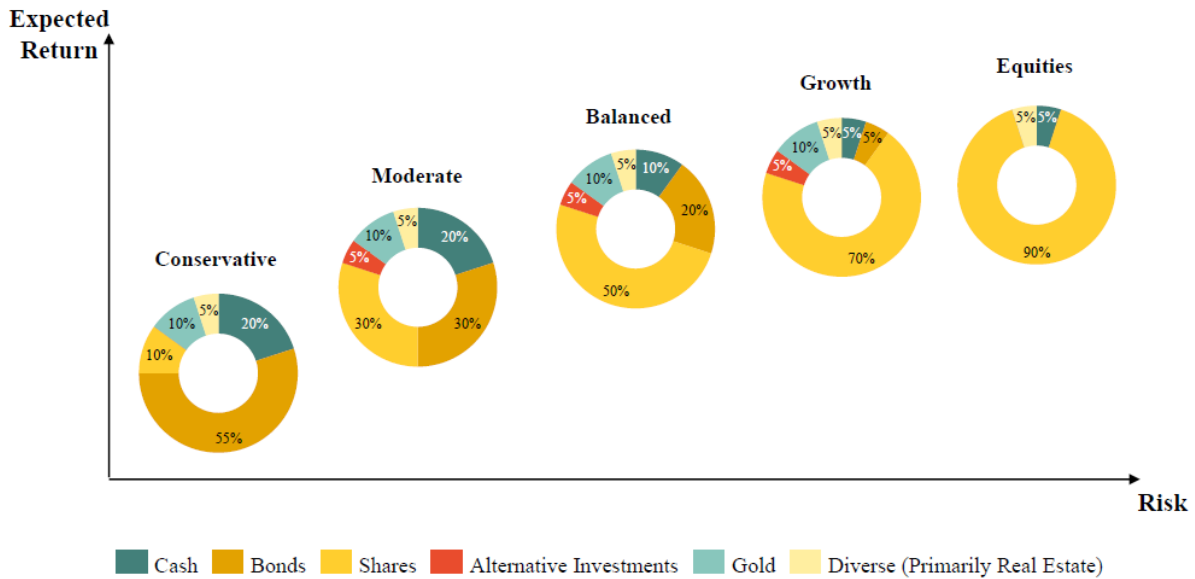
Reference currencies

Advisory mandates are available in various reference currencies.

Investment strategies

Risk	Investment strategy	Tactical bandwidths
*	Conservative The investor values protecting principal over appreciation and is comfortable accepting lower returns for a higher degree of liquidity and/or stability. Typically, the investor primarily seeks to minimize risk and loss of principal.	Your advisor will provide you with an actual Asset Allocation.
**	Moderate The investor values principal preservation, but is comfortable accepting a small degree of risk and market fluctuation to seek appreciation. Typically, the investor desires greater liquidity, is willing to accept lower returns and minimal losses.	
***	Balanced The investor values principal preservation, but is comfortable accepting a small degree of risk and market fluctuation to seek appreciation. Typically, the investor desires greater liquidity, is willing to accept lower returns and minimal losses.	
****	Growth The investor values higher long-term returns and is willing to accept significant risk. The investor is comfortable with short-term fluctuations in exchange for seeking long-term appreciation. The investor is willing to endure larger short-term losses of principal in exchange for the potential of higher long-term returns, while liquidity is a secondary concern.	
*****	Stocks The investor values higher long-term returns and is willing to accept substantial risk. The investor believes higher long-term returns are more important than protecting principal. The investor may endure extensive volatility or large losses in favour of potentially higher long-term returns, while market fluctuations and liquidity may not be a concern.	

Example of an Asset Allocation (your advisor will provide you with an actual Asset Allocation)



Implementation

Starting with a tailored investment strategy, your advisor will support you in designing an investment framework. You will choose whether to adopt the investment strategy recommended by Bank E. Gutzwiller & Cie. or to adapt it to specific needs. When making investment recommendations, your advisor uses insights from the Bank E. Gutzwiller & Cie.’s investment process and prioritizes high investment quality and appropriate diversification. However, only you can decide what transactions are to be executed.

Client advisors recommend traditional and alternative investments to implement the investment strategy. On the stock and bond markets, the recommendations primarily involve direct investments but mutual fund investments may also be recommended for an alternative. When making these selections, the bank maintains an open architecture with the world’s most talented fund administrators. We also administer, through our subsidiary Gutzwiller Fonds Management AG, our own funds on stocks and alternative investments.

Please refer to our separate information for ESG-criteria.

Service prices

Model	Advising fee	Included	Not included
Traditional (Enclosure: Ex-ante price list)	1.00%, minimum CHF 2,500.00/year	<ul style="list-style-type: none"> Investment advising 	<ul style="list-style-type: none"> Broker’s fees, domestic and international Taxes/stock exchange fees Administration/custodianship Account management/payments Swiss tax return

Term

An advisory mandate has no defined term. It can be dissolved without a notification period within a few business days.

effective as of 01/12/2023