



Advisory mandate

For marketing purposes

Brief description

It is difficult for investors to interpret forecasts correctly and to respond to market fluctuations. For investments to perform successfully, the systematic monitoring and analysis of market developments is crucial.

With the advisory mandate of Bank CIC, investors take investment decisions themselves, and have recourse to the analyses, market assessments and recommendations of proven experts at Bank CIC. **CIC eLounge also offers innovative functionalities for portfolio monitoring and optimisation.** When major events occur, the investor is automatically notified, based on self-defined preferences.

Recommended minimum investment sum

CHF 250,000 or equivalent

Available reference currencies

CHF, EUR, USD

Conditions

Conditions pursuant to the "Fees and Conditions Advisory mandate" tariff

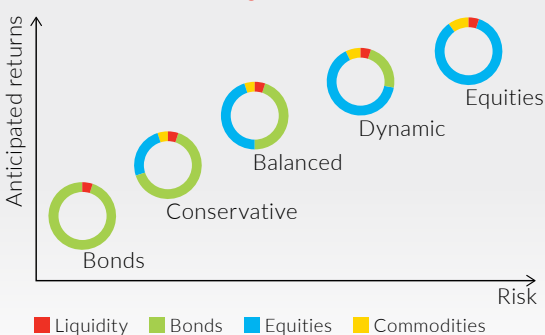
Determining the investment strategy

Once we have listened carefully to you and understood your situation and needs we determine your investment profile, based on your investment horizon, investor type and risk tolerance. Using this, we set your investment strategy. The advisory mandate has **five investment strategies**, from value preservation to **capital gain focused**.

As part of the advisory mandate we actively support you in investing your assets in line with the jointly defined investment strategy.

To ensure the investment strategy remains suitable, both it and your investor profile undergo a regular joint review with you and your personal relationship manager, with adjustments as necessary.

Available investment strategies



Suitability

The advisory mandate is suitable for committed investors who wish to take their own investment decisions but also want to have an experienced partner to implement the investment strategy with jointly. Active advice and the expert knowledge of the specialists at Bank CIC are important for you so you can optimise the portfolio and profit from market opportunities.

Our service promise

• Support provided by your personal relationship manager

Your personal relationship manager assists and supports you in all investment matters. They are your main point of contact for the holistic view of your financial affairs. Together with you we develop the basis for the successful investment of your assets.

- **Strategy discussion** to analyse your personal situation and needs, followed by determination of the investment strategy.
- **Annual review meeting** to check your personal situation and investment strategy.
- Up to two personal and **comprehensive portfolio discussions** per annum.
- Before each stock **exchange transaction** we check whether the investment instrument in question is suitable for you, i.e. fits in your portfolio.

• Obtain expert knowledge

Your personal relationship manager assists and supports you in your investment decisions. Upon request, you receive interesting publications on economic topics, economic developments and our view of the markets. Proven experts of Bank CIC review the economic environment and data for you.

CIC Weekly Markets

Weekly market overview in brief

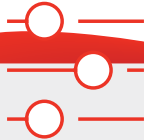
Trade of the Week

Inspiring investment recommendations

CIC Perspectives

Quarterly market outlook from an economic perspective

Advisory mandate



Use monitoring and notification functionalities in CIC eLounge

In CIC eLounge your portfolio is reviewed regularly. With active notification via email, SMS, push in the CIC eLounge app or in eLounge itself we inform you automatically when we identify undesired risks in your portfolio. In other words, we review:

- **Investment strategy implementation**

We check that the breakdown of assets stays within the parameters of the agreed investment strategy.

- **Product suitability**

We check at the time of purchase that an investment fund or structured product is suitable for you (e.g. tax issues, market authorisation, investor information). We also suggest alternatives where there are changes on the part of the fund manager or issuer.

- **Concentration risks**

We keep an eye out for any breaches of investment limits in individual securities, issuers, currencies, sectors or borrower ratings.

- **Major changes in price or solvency**

We monitor the performance of the investments we have recommended to you. When major changes occur, we advise you on how to proceed. The following changes are taken into account:

- The price moves more than 10% in a day
- The price moves more than 15% in a week
- The solvency of an issuer deteriorates significantly

- **Maturity**

We inform you of maturities in good time and suggest possible investments.

- **Price target achieved (watchlist)**

You do not need to monitor the performance of individual prices on a daily basis if you have set a price target. We do this for you and inform you as soon as the price you set has been reached.

- **Buy and sell recommendations**

Buy and sell recommendations are tailored to your portfolio.

- **Information about market opportunities**

Our specialists address market trends and investment opportunities on a daily basis. We share our ideas with you.

- **Market data and trading signals**


You benefit from trading signals for individual stocks and real-time prices for securities in Switzerland and the EU.

- **Extensive research information**

In addition to the research information from our experts, you can also round out your opinion with external views.

- **Financial news**

Regular financial news about the economy, markets and individual securities to support your investment decisions (available as email or push in the CIC eLounge app).



Receive investment suggestions, ideas and market information in CIC eLounge

We give you specific suggestions and ideas to support you in implementing your investment strategy. Whether you wish to implement our suggestions is always your own choice.

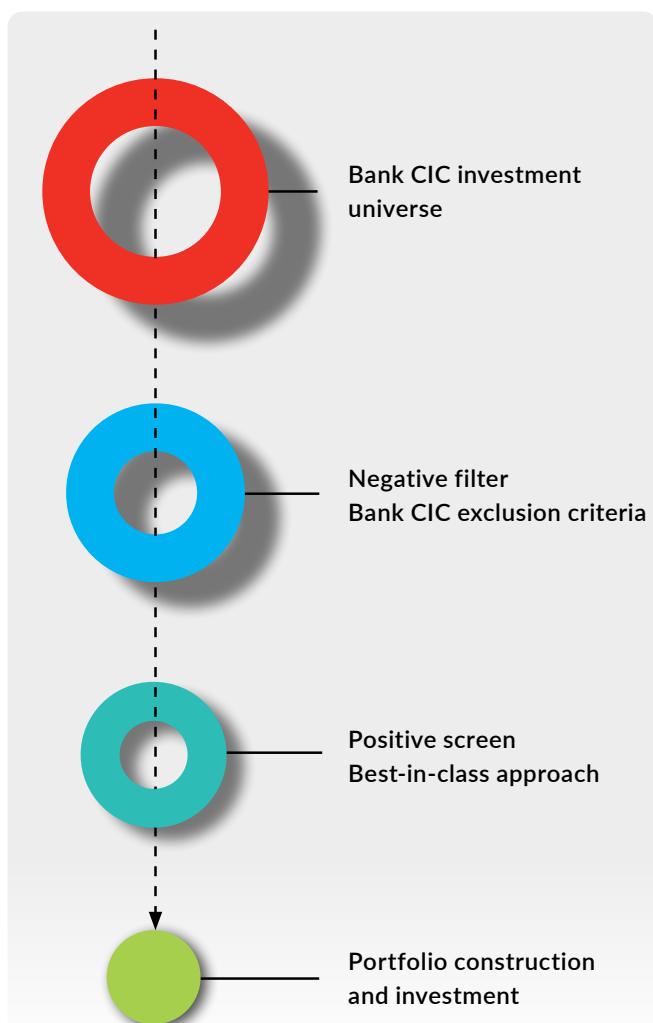
Advisory mandate Sustainability Focus

Sustainability focus advisory mandate

At your request, we include sustainability considerations when providing advice and monitoring your portfolio.

Within the sustainability focus advisory mandate, our investment proposals contain companies that are committed to sustainability and have a positive impact on the environment, society and the economy. Sustainable companies are often more innovative and efficient than non-sustainable companies. This allows them to minimise their ESG risks. They can also be more resistant to crises and be better placed for long-term growth.

Selection process for investment instruments with a focus on sustainability



Negative filter and exclusion criteria

When selecting the investment instruments we recommend to you, we use a series of exclusion criteria to sift out those companies which do not meet our sustainability standards. These include:

- Prohibited weapons under the guidelines in the UN Weapons Convention
- Breaches of the UN Global Compact, which has ten principles including human rights, protection of the environment and combating corruption
- Child labour
- Genetic technology
- Gambling (>5% of revenue)
- Adult entertainment (>5% of revenue)
- Coal mining (>5% of revenue)

Positive screening using the best-in-class approach

Bank CIC uses MSCI ESG ratings* to assess companies' sustainability risks. Applying the best-in-class approach means only the companies with the best ESG rating in their sector are recommended.

With funds and structured products, we look at sustainability leaders and laggards as well as tracking error and the management team. We always prefer those investment instruments with a better ESG rating.

Investment recommendations

Our investment recommendations in the sustainability focus advisory mandate are based on reconciling to the greatest possible degree investment objectives, risk tolerance, risk appetite and ESG requirements.

Monitoring your portfolio

At the time of purchase we check whether an investment instrument meets the Bank CIC criteria and notify you of any deviations.

We monitor the instruments in your portfolio on an ongoing basis for changes concerning the sustainability criteria. If these are no longer met, we notify you at once.

*The ESG rating is based solely on data obtained from MSCI, a provider of financial and ESG data. The special risks in connection with sustainability (ESG risks) can be found in the brochure "Risks involved in trading financial instruments" (cic.ch/fidleg).

Advisory mandate

Further services

- **Individual creation of structured products**

We advise you on the choice of structured products. Upon request, we can create an individual structured product for you.

- **Clear statement of assets**

Once a year you receive a statement of assets with information about your investments and their performance.

Your benefits

- **Tailored investment strategy:** on the basis of the joint assessment of your risk tolerance and risk appetite, and in accordance with your investment goals, we jointly define the investment strategy.

- **Suitability check:** before each transaction, whether at your request or on the basis of an investment recommendation made by us, we check whether the risks in the portfolio still match the defined investment strategy following the implementation of the planned transaction.

- **Regular monitoring in CIC eLounge:** your portfolio is systematically monitored. In the event of discrepancies, you will be informed. In addition, we monitor the performance of the investments that we have recommended to you, and inform you in the event of substantial movements.

- **Access to investment ideas and market information in CIC eLounge:** you profit from the know-how of our investment specialists and receive in-depth information about investment opportunities and specific research topics.

- **Regular review of investment goals:** we jointly review, on an annual basis, whether your investor profile continues to correspond to your personal situation and your investment goals, and make adjustments to your investment strategy if necessary.

- **Information and cost transparency:** you receive regular in-depth reports on the performance of your portfolio.

- **Monitoring ESG risks:** In the **sustainability focus advisory mandate**, we check whether the Bank CIC sustainability criteria are met prior to every transaction and for existing holdings, and notify you if necessary.

Possible risks

- **Market risk:** the performance of the portfolio is linked to developments on the financial markets.

- **Return risk:** the achievement of investment goals and the avoidance of losses cannot be guaranteed.

- **Currency risk:** investments in foreign currencies can affect the performance.

- **Liquidity risk:** the liquidity of financial products can fluctuate. This means there is a risk that products with low liquidity cannot always be sold with immediate effect.



cic.ch/investment-solutions

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