

Brief description

cleverinvest allows investors to **continuously build up assets** in an **easy, cost-effective and uncomplicated way**. Investors do not have to worry about how the financial markets are performing and can still benefit from higher returns.

Investors decide the equity weighting for themselves. Weightings of 20%, 45%, 70% and 9% are available. It is also possible to invest in gold or real estate. In addition, there is a 5% liquidity weighting. The rest is invested in Swiss bonds. Within the equity weighting, investors select themes that best fit with their interests. Based on the selection made, the amount invested is automatically placed in an appropriate ETF or index fund.



What is an ETF? ETFs made simple

ETFs (exchange traded funds) are a way for investors to invest easily and cheaply in equities and build up assets over the long term. An ETF is a broadly diversified fund traded on a stock exchange that tracks the performance of a particular market index on a one-to-one basis. ETFs make it possible to invest in an entire market with a single security.

Suitability

cleverinvest is the smart solution for continuously building up assets as an **alternative to a savings account**. It is a digital product suitable for investors with little investment experience but who still want to **profit from return opportunities**. The product is also suitable for private individuals who would like to invest in line with their personal interests but prefer not to be constantly dealing with the financial markets and would rather use their time to do something else.

Your benefits

- **The best possible way to invest in line with your personal interests**

cleverinvest lets you **select the themes** that you find most interesting within the equity weighting selected. The themes available are reviewed carefully by Bank CIC and

only included in the selection if they offer high growth potential and return opportunities. Examples include disruptive technologies, smart cities, future mobility, real estate, sustainability and much more.

- **Investment instruments with a focus on sustainability**

Depending on the investment theme, the underlying investment funds meet ESG criteria. When selecting funds with a focus on sustainability, a number of exclusion criteria are used to weed out companies that 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)
- Pornography (>5% of revenue)
- Coal mining (>5% of revenue)

- **Easy to use**

Investors can open cleverinvest in just a few minutes. You receive rapid, straightforward support in setting the investment strategy and a recommendation as to which equity weighting suits you. Thanks to **CIC eLounge**, changing the equity weighting and the themes selected is **very simple, and can be done at any time of the day or night**. Withdrawals are also possible at any time. This means investors have maximum flexibility.

- **Maximum flexibility**

Your **savings are readily available**. You can build up assets constantly, whatever your budget. **The amount you chose to invest is entirely your choice**. Pay money in every month, every quarter or whenever you want. **Whatever suits your budget**. If you need some or all of your savings at short notice, **making transfers at any time is no problem – without any rules on withdrawals or additional fees**.

- **Little effort, big reward**

You can arrange to invest automatically with a **standing order**, so you **build up your assets constantly**. Investing with very small amounts is no problem. Once CHF 50 has been reached, the cumulative amount is invested automatically. **The standing order means you don't have to do anything**. Regular investments will allow you to benefit

from **lower average prices**. This is because making payments at regular intervals over an extended period – irrespective of the market situation – removes the hassle of trying to find the ideal time to invest, i.e. to find the most favourable price. In the end, you have a favourable average price for all investments and are thereby helping to continuously build up your assets in the best possible way.

- **An overview at all times**

You have full control over your investments. With access to CIC eLounge, you can **track the performance at any time**. Once a year you also receive a statement of assets showing full details. A statement can also be produced at the touch of a button in CIC eLounge at any time. So you have full **transparency over the performance of your savings**.

- **An attractive alternative to a normal savings account**

cleverinvest is an attractive alternative to a savings account. Calculations show that regularly paying in to cleverinvest over a long period results in **much higher return opportunities**. Our calculation example demonstrates this very impressively. cleverinvest helps you **protect your savings from losing value due to inflation**.

Potential 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.

Minimum investment amount

One-off initial investment from EUR 1000. Follow-up payments from CHF 50. With a standing order, smaller follow-up payments can also be made. These are invested as soon as EUR 50 has been reached. The minimum amount may be higher, depending on the themes selected.

Reference currencies available

CHF, EUR

Conditions

Conditions according to the cleverinvest tariff

Setting the equity weighting

A few simple questions are used to produce a recommended equity weighting, based on investment horizon, risk capacity and risk appetite. A choice of four different equity weightings is available (20%, 45%, 70% and 90%).

Strategy implementation check

A check is carried out at the end of every month as to whether the strategy is being implemented in accordance with your definition. If, owing to major market fluctuations, the ranges are exceeded, rebalancing occurs automatically. This ensures that your chosen strategy is implemented consistently.

Rebalancing is triggered overnight by inflows or outflows or when there is a change in the investment strategy or subject areas. Orders are executed on the next trading day.

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