

Investing

Portfolio management
and advisory services

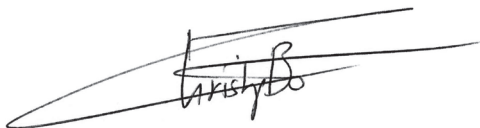


Welcome to the private bank for entrepreneurs.

We are a trusted expert partner who is always at your side. When finding and structuring the best investment solution for you, we put your individual needs first – whether we are offering you investment advice or taking care of your assets based on a discretionary portfolio management mandate.

Our investment solutions combine a long-term focus with entrepreneurial thinking and a flexible approach. Together, we can create a suitable investment strategy, develop the optimal type of investment and navigate different investment markets for you – either by regularly proposing ideas as part of our advisory offering or by making all the investment decisions on your behalf based on a portfolio management mandate.

We are pleased to be able to personally support you – not just today and tomorrow but in the coming years – in our role as an entrepreneurial partner who moves in step with you and takes care of your assets according to your wishes and expectations.

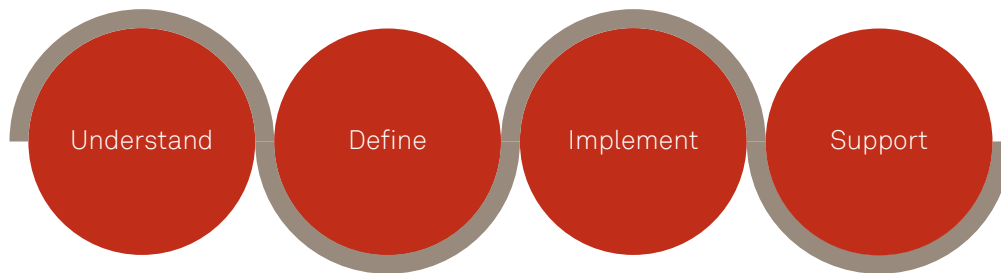
A handwritten signature in black ink, appearing to read 'Christoph Boner', is written over a large, sweeping horizontal line that underlines the signature.

Christoph Boner
Chief Investment Officer

An advisory process that reflects your personal circumstances.

You and your needs are consistently at the centre of our activities. Our clearly structured advisory process begins with a deep understanding of your personal circumstances and goals.

We then define an appropriate investment strategy and create an individually tailored investment solution for you. Your client advisor is with you every step of the way – ensuring that the investment solution is always ideally aligned with your stage of life.



Understand

A personal consultation is the starting point in the advisory process as it allows us to gain an understanding of your current stage of life and financial position, as well as your goals and wishes. Based on this knowledge, we work with you to draw up a personal investor profile. We explain the different ways we can engage with you and develop investment solutions that are suitable for you.

Define

Using the insights gained during the consultation, we work with you to define your personal investment strategy that corresponds to your goals and your risk profile. Building on this information, we formulate an investment proposal and set out in detail the steps and measures that should be taken to achieve the defined investment objectives.

Implement

Your portfolio is managed according to your investment strategy – taking account of your risk profile. With a discretionary portfolio management mandate, you benefit from the expertise of our experienced investment specialists. Through our investment advisory service, you receive professional investment recommendations from your client advisor.

Support

Your portfolio is monitored and managed. If your personal circumstances change, your client advisor will review the investment strategy with you and adjust it if needed. Our regular reporting provides you with a detailed account of how your investments are performing.

An investment philosophy with entrepreneurial principles.

Our investment philosophy reflects the fundamental convictions that shape our thinking as an investor. Three core elements of a truly entrepreneurial mindset underpin this approach: A clearly defined strategy forms the basis for successful investing. The comprehensive and continuous observation of the markets as well as responsible investment decisions with a focus on sustainability are key success factors.

Top-down approach

Strategy first

A clearly defined investment strategy forms the starting point for every investment decision. This strategy reflects the investment objectives as well as the risk capacity and risk tolerance of the investor. The flexible focus on the investment strategy provides the basis for successful investing over the medium to long term. In a diversified context, the choice of strategy represents the most important investment decision; pursuing that strategy over the long term is crucial.

Positioning and activity

Our view of the markets

Financial markets are a continuous source of investment opportunities. Through constant monitoring and comprehensive analysis of the markets, these opportunities can be identified and seized at the right time. At a tactical level, these elements are addressed and systematically and the potential to generate returns is exploited – with direct market risks being controlled at the same time.

Sustainability

Taking responsibility

By fully considering all the factors involved in an investment decision – including sustainability aspects – it is possible to ensure that risks are comprehensively controlled and the risk/return ratio of the investment is improved. Sustainability aspects – such as the exclusion of problem investments and the prioritisation of sustainable investments – are of particular importance when selecting investment instruments for the construction of the portfolio.

A solid investment process is the best basis for successful investing.

The investment process governs all the decisions we make in our investment activities. A structured approach ensures a high degree of consistency, with decisions being reached carefully based on comprehensive analyses, while other influences – especially emotions – are excluded from the process.

In the first step, we consult with you to determine a suitable investment strategy – depending on your financial objectives, risk tolerance and risk capacity. Other factors such as investment preferences or tax aspects are also considered.

In the second step, the Investment Tactics Committee analyses the current market situation at its monthly meetings and subsequently defines a suitable positioning. In the third step, the Portfolio Construction team is responsible for selecting the instruments and then builds portfolios for advisory and portfolio management purposes.

Every step in the process and the investment decisions taken are monitored regularly. Compliance with investment guidelines is verified on an ongoing basis and investment risk is also reviewed independently at all times.

Investment control and risk management

Investment strategy: **Investment Strategy Committee**

The Investment Strategy Committee is responsible for the definition and structuring of investment products. This includes the definition and mapping of the investment universe, with strategic allocations – including tactical investment guidelines – being derived from them. This work is based on the long-term return and risk expectations for the individual investment categories.



Tactical positioning: **Investment Tactics Committee**

The Investment Tactics Committee is responsible for current market assessments. Based on its assessment, the individual asset classes are overweighted or underweighted, depending on the situation. This decision is based on a series of different market analysis models.



Selection of instruments/securities and weightings: **Portfolio Construction team**

Portfolio construction involves the selection of individual securities and products. Special attention is paid to diversification during this process to create a robust portfolio that performs according to the defined expectations and objectives in a wide range of market phases.

Portfolio management mandate (PM)

Advisory mandate (ADV)

The templates defined in the construction of the portfolio are used as optimized portfolios in the different solutions. They are implemented directly in the case of portfolio management mandates. When advising clients, portfolio-specific investment proposals are evaluated and discussed.

Our investment solutions at a glance.

You have the choice of delegating investment decisions to IHAG Privatbank as part of a discretionary portfolio mandate or making your own investment decisions and relying on the expertise of our investment specialists. In either case, you benefit from our comprehensive investment knowledge and independent research.

With our portfolio management solutions, you can count on us to take care of every aspect of your portfolio based on the investment strategy defined in consultation with you, as well as current market assessments. With our advisory solutions, you take the final investment decision. We provide you with our investment recommendations based on your chosen investment strategy and our market assessments.

Portfolio management solutions

Our portfolio management – your investment solution

We work with you to define a suitable investment strategy based on your return expectations, risk tolerance and risk capacity. We then implement that strategy in accordance with the type of mandate selected.

Primo

With this type of mandate, the strategy is implemented through collective investment vehicles such as investment funds and ETFs. This provides a high level of risk diversification – even with small investment amounts.

Mondo

In selected markets direct investments are included with the aim of generating additional value based on individual stock selection.

Unico

With this type of mandate, we can also consider more detailed specifications – such as at strategy level. The mandate can be structured fully in accordance with your requirements.



Advisory solutions

Our investment advice – your decision

We work with you to define a suitable investment strategy based on your return expectations, risk tolerance and risk capacity. We not only provide you with information on positioning but also the corresponding investment proposals.

Piano

We offer you investment proposals tailored to your portfolio with a medium to long-term view; the portfolio is comparatively stable.

Allegro

We recommend additional short-term investment ideas tailored to your portfolio, allowing you to benefit from immediate opportunities in the market.

Vivace

Regardless of your portfolio, you will receive various investment ideas including investments in alternative markets.



We keep an eye on your investments.

Monitoring

Our specialists manage and monitor your portfolio regularly. This allows us to identify risks in your portfolio at an early stage and to optimise your portfolio through appropriate adjustments.

Regular reporting

Our reporting is also fully aligned with your requirements. You receive detailed account and custody account statements at regular intervals so that you can closely monitor the development of your assets. You can also request details of individual transactions or access a full range of information at any time via our e-Banking platform.

Transparent fees

Transparency is important to us. Where fees are concerned, we consciously avoid complex models and offer an all-in tariff on managed assets. This tariff not only covers our portfolio management services but also transactions and the custody of portfolio positions and reporting – all at a transparent and fair price. Upon request, we will be pleased to offer you performance-based fee models. We can also offer a transaction model as part of our advisory service. With this model, you benefit from a reduced tariff and are only charged one fee per transaction.

Retrocessions

IHAG Privatbank does not offer any investment products of its own and generally refrains from using and recommending financial instruments with retrocessions in its wealth management and advisory services. We select products based solely on their features and their suitability for the portfolio. This ensures that the interests of clients and the bank are always aligned.

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