

This publication provides an introduction to advisory mandates for private clients.

The Advisory mandate

PKB offers an Advisory service. We offer you comprehensive and professional investment advice tailored to your individual needs and investment objectives. We successfully invest together. This mandate is aimed at clients who usually make their investment choices independently but would like, occasionally or on a more regular basis, proactive investment advice. The latter will be offered through a team of dedicated professionals, with a particular focus on traditional asset classes (funds, bonds, equities, derivatives and forex).

ADVISORY
MANDATES

Your advantages in brief

- **Personal advice**

We offer you comprehensive and professional investment advice. You will always have the final investment decision.

- **Broad investment universe**

Gain access to a broad investment universe, benefiting from cost-efficient investment products and low transaction costs.

- **Systematic monitoring Advisory Premium**

We systematically monitor your portfolio and contact you as soon as your investment strategy is no longer being consistently adhered to.

- **Total transparency**

Benefit from maximum transparency for guaranteed benefits, recommended investment products, performance and fees.

ADVISORY MANDATES

The service provides two levels of interaction with the client, tailored to their individual needs:

Advisory

The client's primary point of contact will remain the Relation Manager, who will advise and assist the client in all investment matters and develop tailor-made solutions together.

It is aimed at clients who require a second opinion from time to time and who wish to benefit from portfolio analysis at least once a year.

Advisory Premium

For clients seeking more proactive advice. In addition to the Relationship Manager, the client will have direct contact with specialists from the advisory desk who will be available for regular analysis of market events and to share any personalised investment solutions.

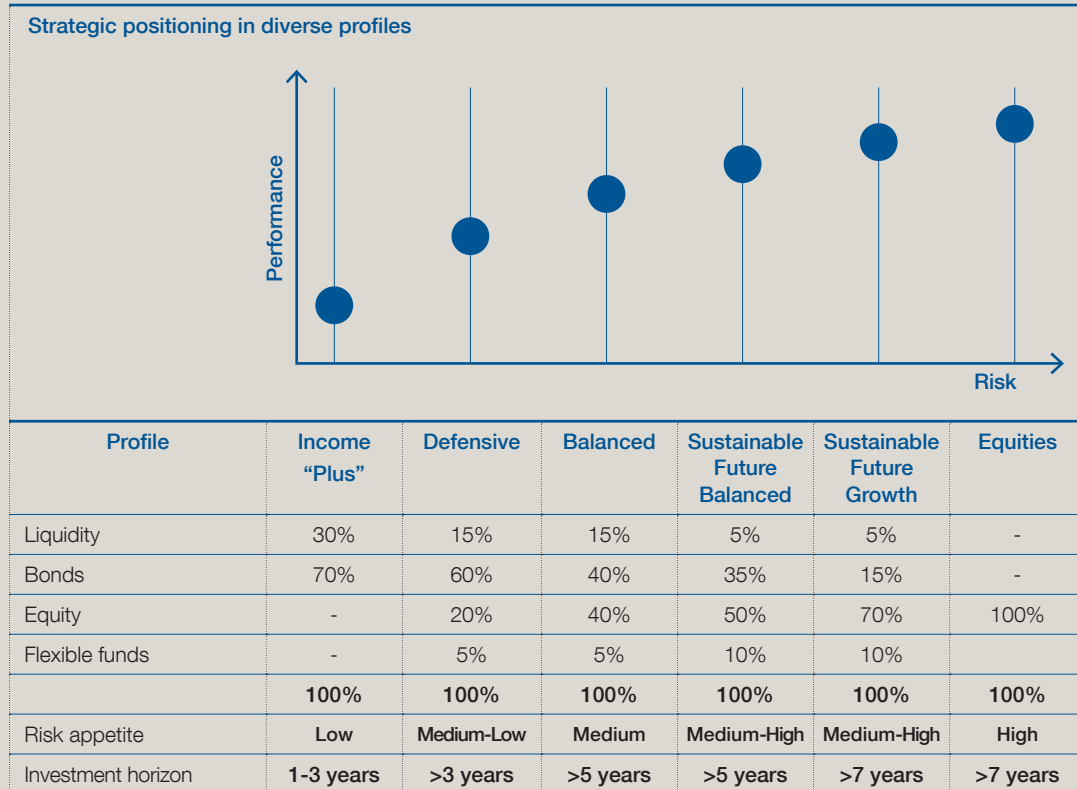
The client will receive a daily flow of information from the advisory desk and, where necessary, investment advice. Regular portfolio analysis and monitoring is an integral part of this mandate.

	Advisory	Advisory Premium
Type of service	Reactive	Proactive
Comunicazione	Relationship Manager	RM and/or Advisory Desk
Investment strategy (income+, defensive, balanced, equity)	•	•
Investment ideas		
Asset Allocation Analysis	•	•
Personalised recommendations		•
Continuous portfolio analysis		•
Investment lists (bonds, shares, funds)	•	•
Market information (daily, weekly)		•
Monitoring		
Daily monitoring		•
Notification of special risks	• (via RM)	•
Portfolio analysis and investment proposals	At least 1 a year	Unlimited
Minimum size	500'000 CHF	1'000'000 CHF
Video call via e-banking		•
Notification of executed trades	Via e-mail (if desired)	Via e-mail (if desired)
E-Banking	If required	If required

Risk profiles

PKB offers its clients a wide range of profiles to meet their preferences in terms of time horizon and risk appetite.

The profiles are characterised by an increasing presence of risk asset components, mainly equities and flexible strategies. The following table summarises the main characteristics of each profile.



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