

Vontobel Custom Plus

Product information

Vontobel Custom Plus

Your objective

Your goal is a stable, long-term performance for your assets and you have specific criteria for how your portfolio is managed. You are looking for a solution that defines and implements your needs and goals as part of an individual investment strategy.

Your solution

The Vontobel Custom Plus mandate is based on your specific investment needs and is compiled and tailored to your individual requirements. Your investment strategy and the weighting of the asset classes are individually coordinated. Choose between active and passive implementation as well as collective investments or investments in individual securities. With the Vontobel Custom Plus mandate you also have the opportunity to select the foreign currency allocation as well as individual investment instructions.

The portfolio is managed in a structured investment process with systematic portfolio monitoring and risk management. All the expertise of our specialists is at your disposal. Considering the characteristics of this product, sustainability risk considerations are not integrated into the investment decisions affecting it.

Sustainability risk is considered to be an ESG condition that, if it occurs, could cause an actual or potential material negative impact on the value of investments. Sustainability risks usually materialize over a longer time horizon than those considered for the product's weighted average duration and weighted average residual maturity. Consequently, the likely impacts of sustainability risks on the returns of this product are not deemed to be relevant.

This mandate does not consider the principal adverse impacts of investment decisions on sustainability factors, as the required data availability and data quality for the underlying assets in this investment strategy is currently insufficient for this purpose.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Product description

Product	<ul style="list-style-type: none"> Discretionary investment solution with individual investment strategy and individual implementation Individual currency distribution Individual investment instructions
Investment strategy	Individual
Investment currencies	CHF, EUR, and USD Further currencies on request
Minimum investment	CHF 5 million or equivalent in foreign currency
Asset classes	Individual
Currency allocation	Foreign currency allocation can be determined
Investment instructions	<ul style="list-style-type: none"> Reference currencies can be chosen freely Choice in the type of investment instruments Individual investment strategy Individual foreign currency distribution Individual investment instructions
Indices for benchmark	Individually definable
Managed solution fees ^{1,2}	CHF 5 – 10 million, 1.35% Over CHF 10 million, 1.20%

Product specifications

- Individualized managed solution by defining investment strategy and implementation
- Use of a proven active investment process
- Use of independent internal research resources
- Continuous monitoring and active portfolio risk management

¹ The lowest fees applied are those calculated on the basis of the minimum invested assets. Portfolio management fees are charged in addition to the fees for Vontobel Access.

² Fees based on amount invested per year. The fee applies to the full amount invested in the mandate and corresponds to the effective price.

Vontobel Custom Plus Sustainable

Your objective

Your goal is to achieve stable, long-term financial performance while investing in assets that promote environmental and social characteristics, and you have specific criteria for how your portfolio should be set up and managed. You are looking for a solution that defines and implements your needs and goals as part of an individual investment strategy.

Your solution

The Vontobel Custom Plus Sustainable mandate is based on your specific investment needs and is compiled and tailored to your individual requirements as they relate to promoting environmental and social characteristics. Accordingly, the weighting of the mandate's asset classes is coordinated with the investment strategy developed especially for you. You can choose between active and passive implementation, as well as between collective investments or investments in individual securities. With the Vontobel Custom Plus Sustainable mandate, you also have the opportunity to select the foreign currency allocation, as well as submitting individual investment instructions to exclude specific (sub-)asset classes, individual equities, or even entire sectors. All the expertise of our specialists is at your disposal as they manage your portfolio according to a structured investment process that includes systematic portfolio monitoring and risk management.

In case you would prefer not to adhere to the core set of sustainability criteria or take sustainability risks into consideration, or would like to disregard our usual exclusion rules and minimum ESG ratings, Vontobel would structure your customized offering under the "Custom Plus" label instead of "Custom Plus Sustainable."

Our investment process

In the selection process, your Portfolio Manager actively integrates sustainability risk considerations, seeking investments that promote environmental and social characteristics in such areas as e.g. climate action, climate risk mitigation, access to clean energy or clean water, the circular economy, or that address socially sustainable themes like affordable access to high-quality healthcare services or education, affordable housing, financial inclusion, and gender equality. For the selection of single equities and single bonds of corporates, supranational issuers, and agencies, the Portfolio Manager applies a four-step screening process:

Equities & corporate bonds

Vontobel applies a sustainability risk filter as a very first step by excluding companies that are involved in controversial sectors, because they may not be considered economically viable or may be harmful in terms of long-term sustainability ([Sustainable Investing and Advisory Policy](#)). This screening also demands compliance with the Ten

Principles of the UN Global Compact in the area of human rights, labor, environment, and anti-corruption and will exclude any red-flagged companies based on MSCI ESG controversy ratings ([MSCI ESG Ratings](#)).

In order for the portfolio to attain the desired sustainability characteristics, the next step of the process sees the Portfolio Manager apply a best-in-class approach to the selection of individual investments, requiring them to meet at least a minimum MSCI ESG rating. Are the revenue streams of the companies under consideration aligned with the UN Sustainable Development Goals? Companies not fulfilling these criteria are excluded. A final check is conducted to see if the companies are on the Vontobel "Sustainable Buy List" or are on an Exception list of companies that do not fully meet the sustainability criteria but have a clear climate transition strategy, for example by significantly investing in renewable energy and pursuing an explicit zero carbon emission target while still having exposure to nuclear or coal power.

Sovereign bonds

For the selection of sovereign bonds and bonds of sub-national issuers, the Portfolio Manager applies a three-step screening process:

In the first screening, countries retaining the death penalty and the widespread use of child labor are excluded from further consideration. The second screening filters out countries that do not meet the minimum [MSCI ESG rating](#), and the third screening identifies bonds that overlap with Vontobel's recommendation list, which is compiled based on fundamental analysis. This multi-step screening process is performed by the Portfolio Manager on a regular basis.

Collective investments

Regarding collective investments (for example, active funds, passive funds, or thematic certificates), our dedicated in-house fund research team, in addition to conducting a financial analysis, also undertakes proprietary ESG research in collaboration with sustainability experts, which incorporates ESG metrics ([Sustainable Investing and Advisory Policy](#)). Having input from sustainability experts as well as fund selection specialists ensures that we do not compromise on either the quality of funds selected or on sustainability and performance prospects.

The starting point is the fund universe of [Refinitiv Lipper](#), which complies with Article 8 or 9 under the Sustainable Finance Disclosure Regulation ([SFDR](#)). From there, the dedicated in-house fund research team identifies funds that either promote environmental or social characteristics or pursue sustainable objectives; the team also contacts the respective fund managers to provide more details. These collective investments are all managed by leading investment managers and investment firms. Based on additional in-house quantitative and qualitative analysis of performance track records and risks, a sub-

set of collective investments is identified. In the next step, the investments in the different asset classes are assessed individually in order to minimize sustainability risks and ensure that the investment process contributes to the sustainable characteristics of the Vontobel Custom Plus Sustainable mandate as described above. This includes compliance with the Ten UN Global Compact Principles. To enhance the promotion of those characteristics, we also apply pre-defined exclusions, for example, armaments and controversial weapons, tobacco, nuclear power, thermal coal, and further critical and controversial activities. Additionally, the team analyzes whether it can credibly implement, maintain, and execute the investment process based on the selected collective investments. A yearly in-depth assessment of the process, including a manager interview, complements the investment process.

The data obtained from third-party data providers may be incomplete, inaccurate, or unavailable. As a result, there exists a risk of incorrectly assessing a security or issuer, resulting in the incorrect inclusion or exclusion of a security. The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

The performance of the Vontobel Custom Plus Sustainable mandate is measured against an individual financial benchmark based on your specific investment guidelines, investment objectives, and requirements, and the availability of Vontobel. Based on your requirements, the investment process used may deviate from the one described above, in such areas as exclusions (for example, fewer or more exclusions), minimum ESG risk-based ratings (stricter or less strict criteria), and alignment to UN SDGs (for example, using other environmental and social characteristics). Please find more information related to reference currencies, minimum investments, and fees on the first page under product description.



Benchmark information (Reference currency CHF)

ASSET CLASS	BENCHMARK INDICES
LIQUIDITY	
	J.P. Morgan Cash Index CHF 1 Month
BONDS	
Sovereign Bonds Developed Markets	Bloomberg Barclays Switzerland Government All > 1 Year Bond Index
Sovereign Bonds Emerging Markets	Bloomberg Barclays Emerging Markets Sovereign Total Return (hedged CHF)
Sovereign Bonds Emerging Markets Local Currency	Bloomberg Barclays Emerging Markets Local Currency Core Total Return
Global Corporate Bonds IG	Bloomberg Barclays Global Aggregate Corporate Total Return Index (hedged CHF)
Global Corporate Bonds NIG	Bloomberg Barclays Global High Yield Corporate Total Return Index (hedged CHF)
Others	Swiss Average Rate Overnight (SARON) & 50 Bps
EQUITIES	
Equities Switzerland	Swiss Performance Index
Equities Eurozone	MSCI EMU Net Return
Equities United Kingdom	MSCI United Kingdom Net Return
Equities USA	MSCI United States Total Return
Equities Developed Asia/ Pacific	MSCI Pacific Net Return
Equities Emerging Markets	MSCI Emerging Markets Net Return
Other equities	MSCI ACWI Net Return
ALTERNATIVE INVESTMENTS	
Precious Metals	London Gold LBMA PM Fixing USD
Commodities	Bloomberg Commodity Index 3 Months Forward Total Return
Real Estate indirect	SXI Real Estate Funds Total Return Index
Hedge Funds	HFRX Global Hedge Fund CHF Index
Others	HFRX Global Hedge Fund CHF Index

Benchmark information (Reference currency EUR)

ASSET CLASS	BENCHMARK INDICES
LIQUIDITY	
	J.P. Morgan Cash Index EUR 1 Month
BONDS	
Sovereign Bonds Developed Markets	Bloomberg Barclays Euro Aggregate Treasury Germany Total Return Index
Sovereign Bonds Emerging Markets	Bloomberg Barclays Emerging Markets Sovereign Total Return (hedged EUR)
Sovereign Bonds Emerging Markets Local Currency	Bloomberg Barclays Emerging Markets Local Currency Core Total Return
Global Corporate Bonds IG	Bloomberg Barclays Global Aggregate Corporate Total Return Index (hedged EUR)
Global Corporate Bonds NIG	Bloomberg Barclays Global High Yield Corporate Total Return Index (hedged EUR)
Others	ECB Euro Short-Term Rate (ESTR) & 50 Bps
EQUITIES	
Equities Switzerland	Swiss Performance Index
Equities Eurozone	MSCI EMU Net Return
Equities United Kingdom	MSCI United Kingdom Net Return
Equities USA	MSCI United States Total Return
Equities Developed Asia/ Pacific	MSCI Pacific Net Return
Equities Emerging Markets	MSCI Emerging Markets Net Return
Other equities	MSCI ACWI Net Return
ALTERNATIVE INVESTMENTS	
Precious Metals	London Gold LBMA PM Fixing USD
Commodities	Bloomberg Commodity Index 3 Months Forward Total Return
Real Estate indirect	MSCI EMU IMI Core Real Estate Net Return
Hedge Funds	HFRX Global Hedge Fund EUR Index
Others	HFRX Global Hedge Fund EUR Index

Benchmark information (Reference currency USD)

ASSET CLASS	BENCHMARK INDICES
LIQUIDITY	
	J.P. Morgan Cash Index EUR 1 Month
BONDS	
Sovereign Bonds Developed Markets	Bloomberg Barclays US Government Bond Total Return Index Value Unhedged USD
Sovereign Bonds Emerging Markets	Bloomberg Barclays Emerging Markets Sovereign Bond Index
Sovereign Bonds Emerging Markets Local Currency	Bloomberg Barclays Emerging Markets Local Currency Core Total Return
Global Corporate Bonds IG	Bloomberg Barclays Global Aggregate Corporate Total Return Index (hedged USD)
Global Corporate Bonds NIG	Bloomberg Barclays Global High Yield Corporate Total Return Index (hedged USD)
Others	Secured Overnight Financing Rate (SOFR) & 50 Bps
EQUITIES	
Equities Switzerland	Swiss Performance Index
Equities Eurozone	MSCI EMU Net Return
Equities United Kingdom	MSCI United Kingdom Net Return
Equities USA	MSCI United States Total Return
Equities Developed Asia/Pacific	MSCI Pacific Net Return
Equities Emerging Markets	MSCI Emerging Markets Net Return
Other equities	MSCI ACWI Net Return
ALTERNATIVE INVESTMENTS	
Precious Metals	London Gold LBMA PM Fixing USD
Commodities	Bloomberg Commodity Index 3 Months Forward Total Return
Real Estate indirect	MSCI USA IMI Core Real Estate Net Return
Hedge Funds	HFRX Global Hedge Fund Index
Others	HFRX Global Hedge Fund Index

Investment suitability

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