

## Vontobel Conviction (CHF)

### Product information

### Vontobel Conviction

#### Your objective

You are seeking established access to the financial markets and to specific investment themes so that you can profit from steady growth of your assets over the long term. To do this, you want to delegate the management of your assets to an expert who will manage your portfolio in accordance with your requirements and goals. In doing so, you would like to invest in high-quality equities with high market potential and attractive investment themes. The ideal solution should be broadly diversified and the risks actively monitored.

#### Your solution

The Vontobel Conviction mandate offers you a global portfolio that invests in specific investment themes that we find highly convincing. In equities, we focus on high-quality equity-related investments with high market growth potential. In addition, we invest around thematic areas such as economic change and trends. With this mandate, you always have commitments linked to the most attractive current – and future – investment themes. Implementation is effected through investments in active funds managed by leading fund managers worldwide. The basis of your portfolio is formed by a robust mix of bonds and equities, which is then supplemented by real estate and gold, and continuously reviewed. Thanks to our institutional competences and a proven investment process, we always manage your portfolio in a disciplined manner and monitor it on an ongoing basis. For the majority of investments, the mandate invests in funds rather than holding direct single equity or bond exposure.

Due to the already broad diversification of the mandate, sustainability risks are assessed to have a minor negative impact on the value of the funds' investments. Therefore, to assure access to the broadest possible investment universe, we do not limit the investment universe by restricting it according to ESG criteria, unless the client chooses the Conviction Sustainable version of the mandate.

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	Discretionary investment solution with proven access to global financial markets and specific investment themes
Investment strategy	Conservative, Balanced, Growth
Investment currencies	CHF, EUR, USD, GBP
Minimum investment	CHF 250,000 or equivalent in foreign currency
Investment universe	Globally diversified in cash, bonds, equities and alternative investments
Restrictions	– Alternative investments: on/off – Sustainability <sup>1</sup> : on/off
Foreign currency	Depending on the investment strategy
Fee model	Flat rate model

#### Product specifications

- Robust portfolio that invests in the global bond and equity markets, complemented by real estate and gold
- Use of proprietary investment products that invest effectively in equity markets (“smart indexing”)
- Use of specific investment themes with high conviction through quality equity strategies and attractive investment topics
- Use of independent, in-house research capabilities
- Use of a proven and active investment process
- Continuous monitoring and active risk management of the portfolio

#### Vontobel Conviction Sustainable

If sustainability, social responsibility, and ethics are important to you, the Vontobel Conviction Sustainable mandate is a compelling choice. Here, you can add a number of sustainability criteria to the already high-quality requirements of the Vontobel Conviction mandate, and by doing so, economic, social, and environmental aspects will be taken into account when selecting investments to be included. In principle, alternative investments (precious metals, commodities, real estate, and hedge funds) are not included. For further details, see page 3.

<sup>1</sup> Available for the strategies Conservative, Balanced, Growth in CHF and EUR.

### Our investment strategies

Based on your risk profile and investment objectives, we offer you three pre-defined investment strategies based on the longstanding expertise of our Investment Committee:

#### Conservative

##### INVESTMENT OBJECTIVES

The aim is to achieve a steady development of the assets with a moderate growth rate by taking only minor risks with small fluctuations of the assets.

##### RISK PROFILE

LOW RISK					HIGHER RISK
Low	Moderate	Medium	Increased	High	

##### ASSET CLASS (IN %)

ASSET CLASS	MIN.	NEUTRAL	MAX.
Cash	0	10	55
Bonds	40	58	85
Equities	5	20	35
Alternative investments <sup>2</sup>	0	12	30
Foreign currencies	0	22	40

Alternative investments <sup>2</sup>	0	12	30
Foreign currencies	0	22	40



#### Balanced

##### INVESTMENT OBJECTIVES

The aim is to achieve a long-term asset growth by taking moderate risks that are accompanied with medium asset fluctuations.

##### RISK PROFILE

LOW RISK				HIGHER RISK	
Low	Moderate	Medium	Increased	High	

##### ASSET CLASS (IN %)

ASSET CLASS	MIN.	NEUTRAL	MAX.
Cash	0	5	55
Bonds	15	38	65
Equities	30	45	60
Alternative investments <sup>2</sup>	0	12	30
Foreign currencies	0	37	55

Alternative investments <sup>2</sup>	0	12	30
Foreign currencies	0	37	55



#### Growth

##### INVESTMENT OBJECTIVES

The aim is to achieve long-term asset growth by taking portfolio risks that are accompanied with high fluctuations of the assets.

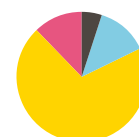
##### RISK PROFILE

LOW RISK				HIGHER RISK	
Low	Moderate	Medium	Increased	High	

##### ASSET CLASS (IN %)

ASSET CLASS	MIN.	NEUTRAL	MAX.
Cash	0	5	60
Bonds	0	13	40
Equities	40	70	85
Alternative investments <sup>2</sup>	0	12	30
Foreign currencies	0	51	75

Alternative investments <sup>2</sup>	0	12	30
Foreign currencies	0	51	75



<sup>2</sup> In principle, alternative investments are not used in Vontobel Conviction Sustainable. The corresponding portfolio share will be invested at the Bank's discretion in the above asset classes.

**Benchmark indices (in %)**

	CONSERVATIVE	BALANCED	GROWTH
<b>CASH</b>			
J.P. Morgan Cash Index CHF 1 Month	10.0	5.0	5.0
<b>BONDS</b>			
Bloomberg Barclays Switzerland Government All > 1 Year Bond Index	12.5	8.0	2.0
Bloomberg Barclays Emerging Markets Sovereign Total Return (hedged CHF)	4.0	2.5	1.0
Bloomberg Barclays EM Local Currency Core Net Ret Total Return	4.0	2.5	1.0
Bloomberg Barclays Global Aggregate Corporate Total Return Index (hedged CHF)	30.0	20.0	7.0
Bloomberg Barclays Global High Yield Corporate Total Return Index (hedged CHF)	7.5	5.0	2.0
<b>EQUITIES</b>			
Swiss Performance Index	6.5	15.0	24.0
MSCI EMU Net Return	2.0	4.0	6.0
MSCI United Kingdom Net Return	0.0	0.0	0.0
S&P 500 Net Return	7.0	17.0	26.0
MSCI Pacific Net Return	2.0	4.0	6.0
MSCI Emerging Markets Net Return	2.5	5.0	8.0
<b>ALTERNATIVE INVESTMENTS<sup>2</sup></b>			
London Gold LBMA PM Fixing USD	2.0	2.0	2.0
Bloomberg Commodity Index 3 Months Forward Total Return	2.0	2.0	2.0
SXI Real Estate Funds Total Return Index	3.0	3.0	3.0
HFRX Global Hedge Fund CHF Index	5.0	5.0	5.0

**Vontobel Conviction Sustainable****Your objective**

You are seeking established access to the financial markets and want your investment activity to center around specific investment themes that have the potential to generate attractive returns thanks to steady, long-term growth. To do this, you would like to delegate the management of your assets to experts who will manage your portfolio in accordance with your individual requirements and goals. These experts should invest in various asset classes such as liquidity, bonds, and equities with not only high growth potential but also in line with investment themes promoting environmental and social characteristics. Lastly, the ideal solution should be broadly diversified and the risks actively monitored.

**Your solution**

The Vontobel Conviction Sustainable mandate offers you a globally diversified portfolio that invests in different sustainable investment themes that we find highly convincing, focusing on promoting environmental and social characteristics. It applies various sustainability criteria such as e.g. climate action, climate risk mitigation, access to clean energy or clean water, the circular economy or socially sustainable themes, like affordable access to high-quality health services or education, affordable housing, financial inclusion, and gender equality. We implement these ideas and convictions through investments in active funds, ETFs, and selectively also through thematic certificates, globally diversified across bonds and equities, regions, and sectors. Thanks to our institutional competences and a proven investment process, we always manage your portfolio in a disciplined manner and monitor it on an ongoing basis.

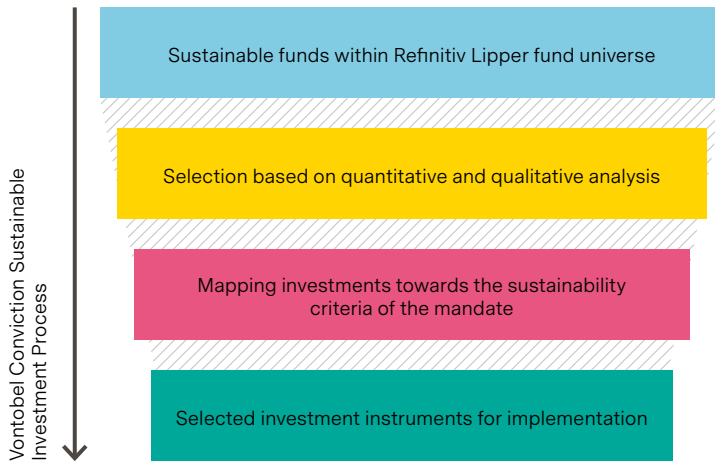
**Our investment process**

The Portfolio Manager actively integrates sustainability risk considerations promoting environmental and social characteristics into the selection process.

Regarding collective investments (e.g. 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 subset 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 Conviction Sustainable mandate as described above. This includes compliance with the ten [UN Global Compact principles](#). To enhance the promotion of those

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characteristics, we also apply pre-defined exclusions, e.g. 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. Fund-specific information on sustainable finance issues is provided in the fund documentation.

The performance of the Vontobel Conviction Sustainable mandate is measured against a financial benchmark. Its composition is based on the respective investment strategy: Conservative, Balanced or Growth. Please find more information on page 2.

#### Investment Suitability

This publication is intended for general distribution. It is not part of any offer or recommendation and does not take into account your knowledge, experience and personal situation which is required for personal investment advice.

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