

volt invest (USD)

Product information

Your objective

You are looking for access to the global financial markets and active management to benefit from long-term, constant, asset development. While you would like to set specific investment focusses by yourself, you would prefer to delegate the selection of suitable securities and monitoring of risks to our experts who will actively manage your portfolio according to your requirements and goals. You want a solution with digital access to have access to your portfolios at any time. Social and environmental responsibility in the investment process is important to you.

Your solution: volt invest

volt by Vontobel offers you a digital platform, which can help you realize various investment objectives. With the smartphone app, you have access to your portfolios at any time with all the information at your fingertips.

With volt invest, you have a professionally managed portfolio with broadly diversified investments in bond and equity markets. Your portfolio will be actively managed using a professional investment process and systematic risk monitoring.

With volt invest, you can set your investment focusses according to your personal convictions:

- You choose the investment strategy that suits your personal risk situation and, thus, determine the equity allocation of your portfolio.
- If you wish, you can choose a ready-made expert portfolio or compile your portfolio individually according to your preferences.
- We inform you in the app about current investment themes that we find convincing. You can add or remove the individual themes at any time.
- Your portfolio can have a global focus or follow a specific regional focus, as you wish.
- To further round out your portfolio, you can add alternative investments (gold, real estate, commodities, hedge funds) if you wish. Here, too, our experts will select suitable investment instruments.
- Environmental and social sustainability criteria are taken into account in the investment process.

¹ The corresponding portfolio share will be invested at the Bank's discretion from the other asset classes.

Our investment process

Our investment process actively considers environmental and social characteristics for sustainability risk into the selection process. For collective investments, specific ESG analyses are performed in addition to a financial analysis. Funds that take ESG factors into account, minimize sustainability risks, and comply with the ten UN Global Compact principles are considered.

Government bonds in the investment currency are included in the portfolio due to diversification and risk considerations, and the EU criteria for environmentally sustainable economic activities cannot be considered in all cases. The same may apply to collective investments in alternative investments and to the themes that are added to the portfolio at the client's request.

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.

Notes on sustainability risks

The mandate's investments may be subject to sustainability risks. The Portfolio Manager's integration of sustainability risks in the investment decision-making process is reflected in the investment policy. The mandate has recourse to both internal and external ESG research and integrates financially material sustainability risks into its investment decision-making processes. More information may be obtained from the [Sustainable Investing and Advisory policy](#) ([vontobel.com / About Vontobel / Principles and policies](#)).

The sustainability risks that the mandate may be subject to are likely to have a low impact on the value of the mandate's investments in the medium to long term due to the mitigating nature of the mandate's sustainability investment policy and ESG approach incorporating exclusions of sectors that harm environment and society, excluding companies, which fail to comply with the Ten UN Global Compact Principles, and excluding ESG laggards based on third party provider data.

Product description

Product	Discretionary investment solution with digital access
Investment strategies	Defensive, Conservative, Balanced, Growth, Dynamic
Investment currencies	CHF, EUR, USD
Minimum investment	Recommended from CHF/EUR/USD 25 000 Possible from CHF/EUR/USD 10 000
Investment universe	<ul style="list-style-type: none"> – Bonds, equities, and liquidity – Alternative investments according to client selection – Globally diversified or focused on a specific region according to client selection
Foreign currencies	The investment amount may be exposed to the development of foreign currencies (e.g., CHF, EUR, USD, GBP, JPY)
Fee model	Flat fee model (see fee schedule)

Product specifications

- Professionally managed portfolio that invests in bond and equity markets in line with your risk profile—globally or with a specific regional focus
- Active selection of the investment instruments by our experts – proprietary investment products and third-party products are used
- Consideration of social and environmental sustainability criteria in the investment process
- Ongoing portfolio monitoring to enable prompt rebalancing in the event of deviations from your investment strategy
- Access to your portfolio at any time through the smartphone app

Opportunities

- Broad diversification across a range of securities
- Possible additional returns through analysis of individual securities and active management
- Possible gains on invested capital
- Bond investments offer interest income and opportunities for capital gains when market returns decline.
- Potential gains on investments based on market, sector, and company developments.
- Investments in foreign currencies may result in currency gains
- Participation in investment themes and alternative investments (when selected by the client)

Risks

- Limited participation in the potential of individual securities.
- No guarantee of success with individual stock analyses and active management
- The share price may drop below the purchase price at which the investor purchased the share
- The interest rate level can fluctuate, and bonds experience price losses during interest rate increases
- Market, industry, and company price fluctuations are possible
- Investments in foreign currencies may involve an exchange rate risk
- Price loss in investment themes and alternative investments (when selected by the client)

Investment strategies

Defensive

Investment objectives				
The aim is to preserve assets. You wish to achieve a certain yield, but it is more important to you to allow minor asset fluctuations.				
Risk profile				
Low risk		Higher risk		
low	moderate	medium	increased	high

Strategic portfolio structure¹		%
█ Equities		10
█ Bonds		88
█ Liquidity		2



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

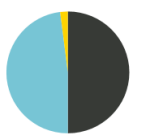
Strategic portfolio structure¹		%
█ Equities		30
█ Bonds		68
█ Liquidity		2



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

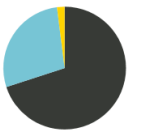
Strategic portfolio structure¹		%
█ Equities		50
█ Bonds		48
█ Liquidity		2



Growth

Investment objectives				
The aim is to achieve a 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

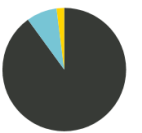
Strategic portfolio structure¹		%
█ Equities		70
█ Bonds		28
█ Liquidity		2



Dynamic

Investment objectives				
The aim is to achieve a high growth in value in the long-term, accepting high fluctuations in assets.				
Risk profile				
Low risk		Higher risk		
low	moderate	medium	increased	high

Strategic portfolio structure¹		%
█ Equities		90
█ Bonds		8
█ Liquidity		2



¹ The strategic portfolio structure and bandwidths per asset class determine the maximum risk level for the respective investment strategy: Liquidity, bonds / alternative investments: +/- 20%; equities +/- 10%

Benchmark indices (in %) – volt invest (USD)

	Defensive	Conservative	Balanced	Growth	Dynamic
Liquidity	2	2	2	2	2
JPM Cash Index USD 1 Month	2	2	2	2	2
Bonds	88	68	48	28	8
Bloomberg Barclays US Government Bond Total Return Index Value Unhedged USD	35	27	19	11	3
Bloomberg Barclays Global Aggregate Corporate Total Return Index (hedged USD)	53	41	29	17	5
Equities	10	30	50	70	90
MSCI EMU Net Return		4	6	8	25
MSCI USA Net Return	10	26	44	62	65

Investment Suitability

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