

ADVISORY PROFESSIONAL

as of 1 January 2020



General Management

Via Giacomo Luvini 2a, CH-6900 Lugano
Tel. +41 58 855 30 00, Fax +41 58 855 30 15

Head Office

Via Maggio 1, CH-6900 Lugano
Tel. +41 58 855 31 00, Fax +41 58 855 31 15

Direct Banking

Tel. +41 58 855 00 60

Call Center / Free Call

00800 800 767 76

SWIFT: POSOCH22

Clearing: 8252

www.bps-suisse.ch

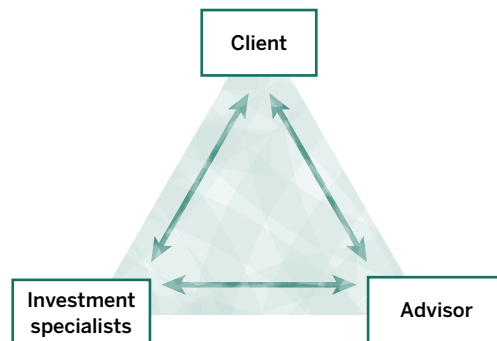
Your Bank,
your values

Description

The perfect mix of advisory and asset management services

Would you like to be in charge of deciding when and how much to invest, taking advantage of the advice offered by our investment experts? The Advisory Professional service is the option best suited to your expectations.

BPS (SUISSE) prepares customised investment proposals based on your personal asset objectives, giving you access to our financial expertise and many years of experience. Decisions relating to the final composition of the profile always remain in your hands. Advisory Professional entitles you to communicate both with your advisor and directly with our team of investment specialists.



Assisting with financial decisions

Advisory Professional from CHF 1'000'000.-- or equivalent

Sudden changes on the global markets call for the ability and agility to seize the best opportunities.

The Advisory Professional mandate, provided by BPS (SUISSE), is sure to offer you complete and professional assistance that covers all aspects of the decision-making process relating to investments. You can continue to make your own investment decisions whilst taking advantage of expert knowledge to keep your portfolio perfectly aligned with your desired objectives and stay abreast with changes on the markets.

If you want to harmonise your return objectives while fulfilling ethical, social and environmental values, you can integrate sustainable funds that satisfy ESG (Environmental, Social, Governance) criteria into your strategy, either in part or exclusively.

Benefits

Analyses

Proactive and personalised advice for investment objectives pursued

Strategy

Professional assistance with investment decisions thanks to a team of specialists

Implementation

Quick execution of agreed investment instructions

Control

Constant overview of the portfolio by the manager and prompt streamlining of the strategy

Accessibility

Facilitated access to investment ideas

Individual investment strategy

Grow your assets with a portfolio aligned with your desired objectives, risk tolerance and investment horizon.

During the consultation, we will analyse your financial situation and jointly formulate a customised investment strategy more suited to your needs.

The invested capital will be allocated and weighted to the different investment classes based on your investment profile with the aim of achieving the financial objectives you would like to pursue.

The investment proposals, prepared by our experts, will be dynamically adapted to the market context and to the financial forecasts in full compliance with your investment objectives.

BPS (SUISSE) proposes **four investment profiles** that adhere to the agreed investment strategy.

Bonds profile

Objective: to preserve the value of the portfolio in the long term.

Return: primarily comprising current interest income.

Volatility of the portfolio: low

Conservative profile

Objective: to preserve the value of the portfolio in the long term.

Return: primarily comprising current interest and dividend income and capital gains to a lesser extent.

Volatility of the portfolio: medium

Balanced profile

Objective: to appreciate the value of the portfolio in the long term.

Return: comprising current interest and dividend income and capital gains.

Volatility of the portfolio: medium/high

Growth profile

Objective: to substantially appreciate the value of the portfolio in the long term.

Return: mainly comprising capital gains and current interest and dividend income to a lesser extent.

Volatility of the portfolio: high

Terms and conditions in force as of 1 January 2020.

The Bank reserves the right to make changes to the relevant terms and conditions at any time in the "Fee Schedule of Investment Products and Services" available on our website www.bps-suisse.ch.

This publication is intended for information purposes only and does not constitute an offer and is in no way a substitute for the qualified advice required prior to any purchase decision, especially in relation to the risks associated with it.

Therefore, it is the duty of the individual investor to consult his/her financial advisor. The financial products described here are not intended for persons subject to a jurisdiction that limits or prohibits their distribution from Switzerland.

Allocation of investment classes

Each investment profile is associated with the relevant portfolio allocation proposal in the different investment classes: cash, bonds, equities and other investments (such as structured products, commodities, real estate funds and derivatives).

The graphical representation below is purely indicative; contact our advisors to arrange a personal consultation.

