

# ASSET MANAGEMENT

Complete and individual

## General Management

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Your Bank,  
your values

## Complete and individual

## Put your assets in the hands of specialists

Do you have assets that you'd like to grow with the expert help of financial specialists?

You can trust our experts who, having identified your needs, will implement the best investment strategy that matches your personal objectives perfectly.

#### Complete and individual asset management:

##### Service

Professional and focused advisor

##### Transparency

Simplicity when it comes to costs with flat fees

##### Accessibility

Choice of geographic area, sector and investments style

##### Liquidity

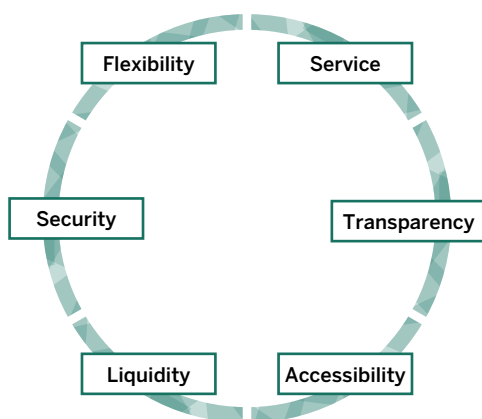
Withdrawals and payments are always possible

##### Security

Asset diversification to keep risks under control

##### Flexibility

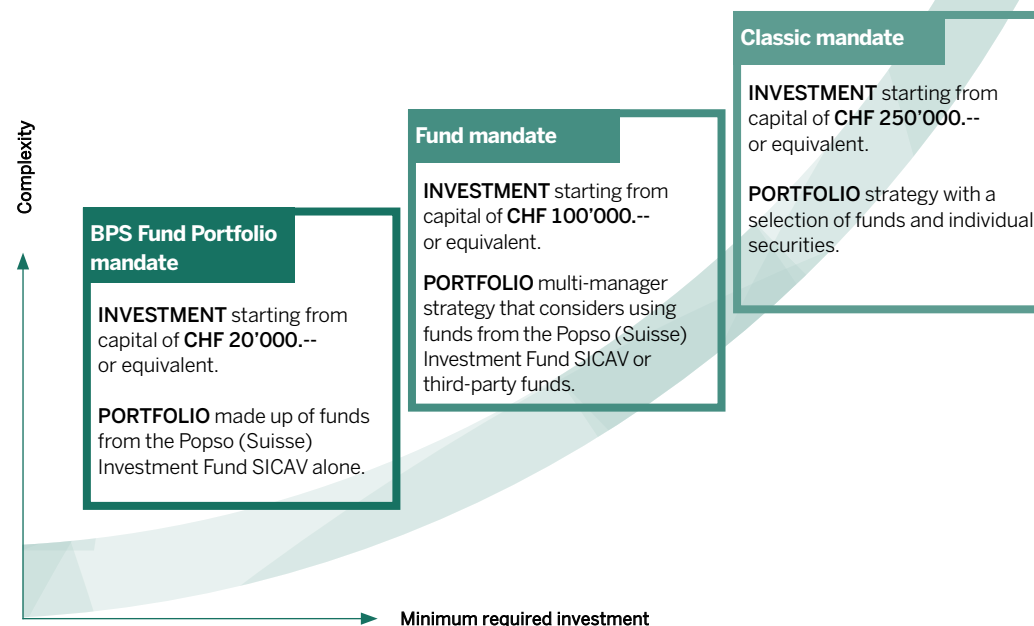
Option to change your strategy whenever you like



## Mandates

## BPS (SUISSE) mandates

Which of our mandates best suits you? Choose the one that most corresponds to your expectations.



## BPS Fund Portfolio mandate

## BPS Fund Portfolio mandate from CHF 20'000.-- or equivalent

## Who's it best for?

For those who want to take advantage of entirely flexible asset management at an attractive price.

## Investment strategy

Focused on funds from the Popso (Suisse) Investment Fund SICAV where fund units are rebalanced by managers on a quarterly basis and reported in line with the expected weightings of your chosen risk profile.

## Benefits

A mandate that allows you to invest in markets with funds that guarantee good risk diversification and efficient access to entire sectors and geographical areas, managed by professionals who specialise in the individual investment categories.

## Investment profiles

## Bonds - in CHF/EUR

Ideal for those looking to invest mainly in bonds.



## Conservative - in CHF/EUR

Ideal for those looking to invest mainly in bonds and in some equities.



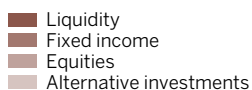
## Balanced - in CHF/EUR

Ideal for those looking to invest equally in bonds and equities.



## Growth - in CHF/EUR

Ideal for those looking to invest mainly in equities.



## Fund mandate

## Fund mandate from CHF 100'000.-- or equivalent

## Who's it best for?

Ideal for investors looking for a complete, competitive and efficient choice exclusively orientated towards a selection of funds that aims to find the best investment vehicles within each specific investment category.

## Investment strategy

Focused on the selection of funds with the aim of creating a higher return compared to the benchmark for a similar level of risk. The manager regularly rebalances the fund units based on your selected risk profile. Depending on market conditions, the manager may over- or underweight the equity and/or bond allocation by 5% relative to the benchmark.

## Benefits

Broad diversification of investments and the specialisations of the managers.

## Mandate categories

A choice of three mandate categories based on your needs.

## Multi - in CHF/EUR/USD

The **Multi mandate** offers four investment profiles focused on your own funds and third-party funds to guarantee a broad risk diversification.

## Multi ESG - in CHF/EUR

The **Multi ESG mandate** offers three investment profiles and is based mainly on sustainable funds for those looking to align their return objectives with their ethical, social and environmental values (ESG Environmental, Social, Governance).

## Multi High Return - in CHF/EUR

The **Multi High Return mandate** offers two investment profiles with a strategy focused on selecting investment vehicles that can create a significant and stable flow of income over time.

## Classic mandate

## Classic mandate

from CHF 250'000.-- or equivalent

### Who's it best for?

For those looking for a specialised service they can trust to manage their equities effectively by finding the best opportunities for protection and investment.

### Investment strategy

Offers two investment alternatives:

#### Dynamic mandates

Follow a complete investment strategy to secure a higher performance than the target markets, with the managers using a dynamic variation of investment categories, securities and themes to optimise and seize opportunities/fluctuations on the market.

By taking care of portfolio risk and staying within the set limits for each investment category, the manager has a high degree of freedom to select individual securities, investment funds and alternative investments, while also ensuring a high level of investment diversification.

#### Focus mandates

Follow targeted investments selected from the specific investment category.

### Benefits

Dynamic diversification and variation of the weightings of the investment categories depending on market development.

### Mandate categories

According to your needs.

#### «Dynamic» mandates

##### Swiss Domestic - in CHF

The **Swiss Domestic mandate** invests mainly in domestic Swiss assets with a diversification in high-growth market areas.

##### Flex - in EUR

The **Flex mandate** invests in a range of assets (cash, bonds, equities, gold/commodities) with a diversification in market areas with strong growth. Includes the possibility of focusing investments on currency (flex currency) or the stock market (flex equities).

#### «Focus» mandates

##### Fixed Income - in CHF/EUR

The **Fixed Income mandate** invests mainly in good credit quality bond instruments in euros. The rest, up to 50%, is invested in fixed-income instruments in foreign currencies or with a high return.

##### Equities - in CHF/EUR

The **Equities mandate** invests mainly in equities (via securities, funds or certificates) with investments being made predominantly in the mandate's target area. As a secondary action, the manager reserves the right to also find other opportunities for return in alternative investments or fixed income investments.

## Overview of BPS (SUISSE) mandates

MANDATE CATEGORIES	INVESTMENT PROFILES	CURRENCY	MINIMUM AMOUNT	RISK PROFILE
BPS Fund Portfolio	Bonds	CHF/EUR	20'000	●●●●○
	Conservative			●●●●○
	Balanced	●●●●○		
	Growth	CHF/EUR		●●●●○
FUND MANDATE	Multi Fixed Income	CHF/EUR/USD	100'000	●●●●○
	Multi Moderate			●●●●○
	Multi Balanced			●●●●○
	Multi Equities			●●●●○
	Multi ESG Moderate	CHF/EUR		●●●●○
	Multi ESG Balanced			●●●●○
	Multi ESG Equities			●●●●○
	High Return Moderate			●●●●○
	High Return Balanced			●●●●○
CLASSIC DYNAMIC MANDATES	Swiss Domestic Income	CHF	250'000	●●●●○
	Swiss Domestic Moderate			●●●●○
	Swiss Domestic Balanced			●●●●○
	Flex15	EUR		●●●●○
	Flex30			●●●●○
	Flex50			●●●●○
	Flex Currency			●●●●○
	Flex Equities			●●●●○
				●●●●○
CLASSIC FOCUS MANDATES	Fixed Income	CHF/EUR	250'000	●●●●○
	Equities Switzerland	CHF		●●●●○
	Equities Europa	EUR		●●●●○

**Risk profile** Low ●●●●○ Moderate ●●●●○ Medium ●●●●○ High ●●●●○

From CHF 2 million or equivalent, personalised investment strategies can be arranged.

### Terms and conditions in force as of 1 July 2023.

The Bank reserves the right to make changes at any time to the mandates set out herein and the relevant terms and conditions, which can be read under "Tariff for Investment Products and Services" on our website [www.bps-suisse.ch](http://www.bps-suisse.ch)

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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.