

Youth savings zweiplus

Make dreams come true. And much more.



Make childhood dreams come true.

Youth savings account with bank zweiplus.

Dear investor

Nobody is too young to have a (mutual fund) savings account.

This is why bank zweiplus lets you open a savings account or a youth mutual fund savings plan for children and young people between the ages of 0 and 18 years in their own name.

That way you can provide your son, granddaughter, nephew or god-child with a good foundation for life as an adult. And help make their childhood dreams come true.

We would like to help you do that.

Your bank zweiplus

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Your choice.



“My godfather has been paying money into my savings account at bank zweiplus since my birth. I want to use that money one day to travel around the world.”



“My parents have opened a youth mutual fund savings plan for me at bank zweiplus. That money will help me to become a veterinarian.”

One goal, two investment options.

Savings account or mutual fund savings plan: The difference.

Regardless of whether you are saving for a trip around the world or for a university degree - if you want childhood dreams to come true before you are old, you should start saving as early as possible. And this should be done as efficiently as possible.

bank zweiplus gives you two ways to help ensure that your child's dearest wish will come true one day.

The first option: A youth savings account with a preferential interest rate

Thanks to a preferential interest rate and the compound interest effect, a youth savings account is the perfect way to accumulate money without being exposed to the risks of the market. But there is one drawback: although interest income up to CHF 50 is exempt from withholding tax, the amount of interest accrued over the years is small.

The second option: A youth mutual fund savings plan

It is therefore a better idea to opt for the modern version of the piggy bank: a youth mutual fund savings plan. Here's how it works: you invest a fixed amount in investment funds every year (the best way is to pay in the same amount every month) and thus take part in the value growth on the international financial markets. The risks associated with the bigger potential return are minimized by the fact that the investment horizon is extremely long for children and youths.

In any case

We would be happy to help you make sure that your child's dreams come true - by offering investment options that secure for your child a future with a future.

What you should know

The amounts paid into the savings plan can be transferred to another account in your child's name at very short notice. Children may also withdraw their savings if the money will be used for themselves. The child's assets cannot be withdrawn by the parents because those funds are the property of the child and will be transferred to the child when he or she turns 18.

Your children grow together with their assets.

The benefits of our youth savings products at a glance.

Long-term capital growth

Whether you choose a youth savings account or a youth mutual fund savings plan, the investment horizon plays a pivotal role for both savings options. And the investment horizon is particularly long for children and youths.

Optimum investment products

bank zweiplus offers you a range of products specifically designed for the youth savings segment. We are also objective enough to offer only third-party products, which means that we are not beholden to any interests but your own. Coupled with the personal advice that we provide, this creates ideal conditions for a future with a future.

No brokerage fees and commissions

When you invest money on behalf of young people up to the age of 18, **you do not pay any brokerage fees or commissions on the purchase** and sale of selected investment funds. This is our contribution to ensuring that childhood dreams come true.

Even small amounts are enough

You can open a youth mutual fund savings plan with a one-off initial investment of as little as CHF 100 and installment payments of at least CHF 100. The best way to do this is to regularly invest a fixed amount in order to take better advantage of fluctuations in value. It is easiest to just set up a standing payment order or to give us a direct debit authorization. Your bank zweiplus advisor will be happy to advise you.

Always fully invested

Your incoming payments are always fully invested in investment funds.

Impressive asset growth

Not only does the child grow with time, but so do the assets. It's a simple equation: if you start with an initial deposit of CHF 100 and then pay CHF 100 per month into the savings plan, the accrued savings **after 15 years** will amount to:

Paid in	Assets with savings interest (with 2% return p. a.)	Assets with investment funds (with 4% return p. a.)	Assets with investment funds (with 6% return p. a.)	Assets with investment funds (with 8% return p. a.)
CHF 18 100	CHF 21 106	CHF 24 791	CHF 29 327	CHF 34 935

This document has been prepared for information purposes only and does not constitute an offer to purchase or sell investment fund units. The performance figures cited in this document do not provide any guarantee for future performance. The value of an investment fund unit can rise or fall at any time.

Variety matters.

Your choice.

Choosing without suffering the agonies of indecision

The question as to the best solution for our customers is something we answer independently of our own interests. We offer first-class products from selected financial institutions. Your needs, quality and value appreciation are the only things that matter. You have an unrestricted choice. And to ensure that you do not suffer the agonies of indecision, our qualified staff will be there to help you navigate through the myriad possibilities. Call us at the toll-free number **00800 0800 55 55**.

We look forward to hearing from you!



1 Paying

- + Current account
- + Private account
- + Credit cards
- + Debit cards
- + Electronic payment transactions



2 Saving

- + Youth savings account
- + Youth mutual fund savings plan
- + Student savings account
- + Investment savings account
- + Mutual fund savings plan
- + Senior citizen's savings account



3 Investing

- + Asset management strategies
- + Direct investments
- + Exchange-traded funds (ETFs)
- + Call deposits
- + Fixed-term deposits and fiduciary deposits
- + Investment funds
- + Structured products



4 Saving for retirement

- + Pillar 3a¹
- + Vested benefits account¹



5 Financing

- + Mortgages¹
- + Loans against securities¹



6 Protecting

- + Risk insurance
- + Life insurance

¹Only for clients domiciled in Switzerland

**Your customer advisory team
will be glad to advise you.**

Monday to Friday, 8:30 a.m. to 7:00 p.m.
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