

# Wealth accumulation zweiplus

Benefit from investment funds.  
And much more.



## Make more of your money.

Investment advice by bank zweiplus.

Dear investor

Regardless of whether you manage your assets yourself or prefer to let specialists handle this time-consuming job, with bank zweiplus you will always earn more on your money.

We advise you solely with your best interests in mind and apply objective criteria to recommend only those investments that are best suited to your needs.

In keeping with our dedication to this independence, we do not offer any proprietary financial products, but only third-party products from the best and most renowned financial services providers.

Take advantage of our independence and enjoy the benefit of having only one contact person.

Your bank zweiplus

## Contents

How to accumulate wealth systematically.

- 6 Why one plus one equals zweiplus.**  
Combine the best products from first-class providers.
- 7 Higher prospective returns, less risk.**  
Grow your assets with investment funds.
- 8 Invest yourself, or let someone else do it for you.**  
A guide to help you make a decision.
- 9 Option one: Take advantage of our experience.**  
Investing with asset management strategies.
- 12 Option two: Make your own decisions.**  
With a personal mutual fund account.
- 14 Variety matters.**  
Your choice.



**“What I really appreciate about bank zweiplus is the fact that my interests take center stage. How many other banks can you say that about?”**

**“With bank zweiplus I not only have access to more than 50 renowned fund providers, but also benefit from exclusive asset management strategies.”**

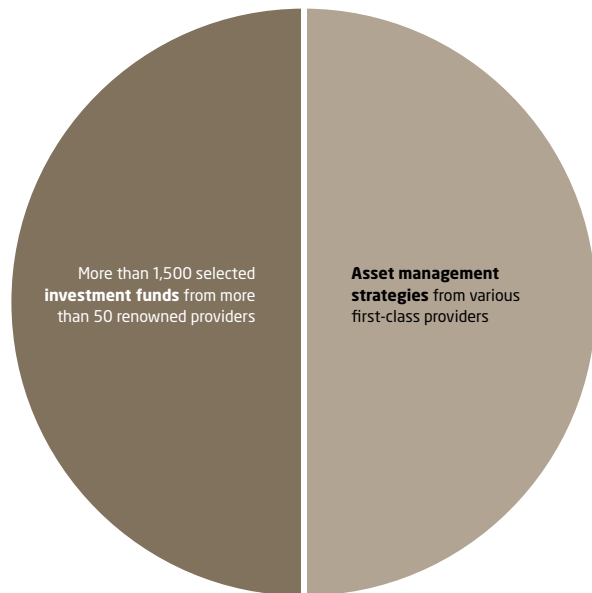
## Why one plus one equals zweiplus.

Combine the best products from first-class providers.

### Total objectivity

bank zweiplus offers you the best solutions for a successful financial future. We provide you with objective and personal advice and offer you a wide product range devoid of proprietary products - so **we are not beholden to any interests but your own**. Take advantage of our independence and enjoy the benefit of having only one contact person.

### The two investment options



## Higher prospective returns, less risk.

Grow your assets with investment funds.

### Cash in on the financial markets

If you wish not only to preserve your capital over time but also to earn an attractive return, then investment funds are the best solution for you.

With investment funds you can exploit the opportunities offered by the international financial markets while at the same time steering clear of concentrated risks by widely diversifying your investments.

Investment funds also offer you a number of additional advantages:

- 1 You get an investment solution that is individually tailored to your tolerance of risk.
- 2 Your investments are constantly monitored by professional fund managers and adjusted when necessary.
- 3 Depending on the product and its tradability, you can buy or sell fund units at any time.
- 4 You can optimally diversify your investments and thus minimize your investment risk, even with small amounts.

## Invest yourself, or let someone else do it for you.

A guide to help you make a decision.

At bank zweiplus you can manage your mutual fund portfolio yourself or grant an asset management mandate to a renowned financial services provider.

As a general rule, you should look after your portfolio yourself if you are well versed in the investment fund business. Turn to page 13 for helpful tips in this regard.

However, if you do not want to keep a constant eye on developments on the international financial markets, you can opt for asset management strategies from first-class providers.

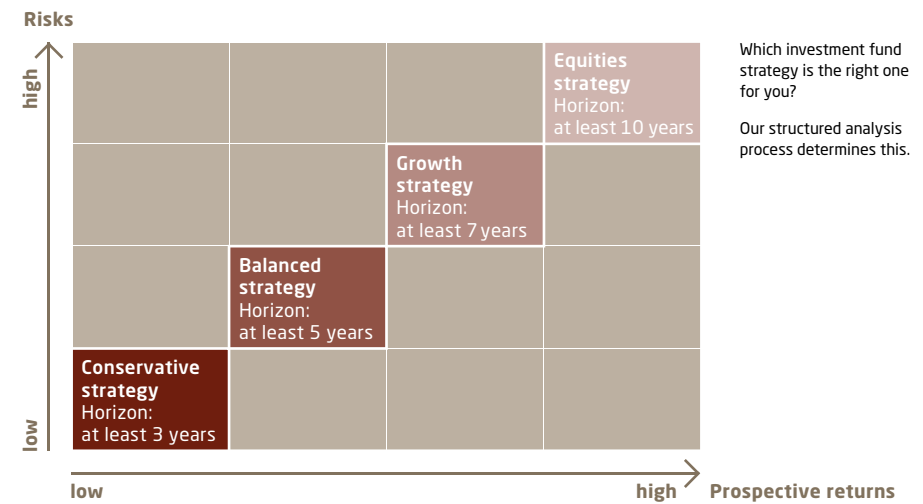
## Option one: Take advantage of our experience.

Investing with asset management strategies.

Regardless of which investment strategy you choose: If you do not want to spend your time making investment decisions, the best option is to appoint a professional asset manager if you wish to selectively grow your assets with investment funds.

This will guarantee that your investment strategy is always tailored to your current personal needs and financial circumstances. And you will know at the same time that your investments are being monitored daily by investment specialists who will adjust these to current market developments as agreed.

### Our array of asset management strategies



## Our structured analysis process

We determine the right investment strategy for you using a six-step structured analysis process that helps you and our advisor to identify an asset management strategy that will lead to success.

### 1 Assessment of your current situation

Our advisory process always starts with an in-depth analysis of your current situation. What are your current financial circumstances?

### 2 Setting your objectives

When we have analyzed your current situation, we take a joint look at your future. What are your personal wishes and plans? And how much money do you need to realize these?

### 3 Evaluation

We then compare your current financial circumstances with your wishes and plans to find out how much your assets need to grow. This analysis, coupled with an assessment of your capacity and tolerance for risk, lays the groundwork for the next step: determining the strategy.

### 4 Strategy determination

This step involves identifying the ideal investment strategy and, if necessary, the right strategy for preparing your retirement. Would a conservative strategy, i.e. a strategy aiming at maximum security, be best for you, or would it be better to opt for a balanced strategy in which the prospective returns and investment risks are in balance? Or are your risk capacity and risk tolerance so great that you should pursue a growth strategy or even focus solely on equity funds? The strategy depends on the return you wish to earn, the investment horizon, the amount of invested capital and your specific risk profile.

### 5 Product selection

Whether conservative, balanced or growth-oriented: in each of these risk classes we together select from a wide range of asset products from renowned providers precisely those products that, according to objective criteria, are best suited to help you realize your dreams and plans.

### 6 Review

The birth of a child, an unexpected inheritance, a career change - your financial situation and your needs and goals can change without warning. It is therefore wise to regularly review your financial situation with your bank zweiplus advisor and to make any adjustments that might be necessary.

## Option two: Make your own decisions.

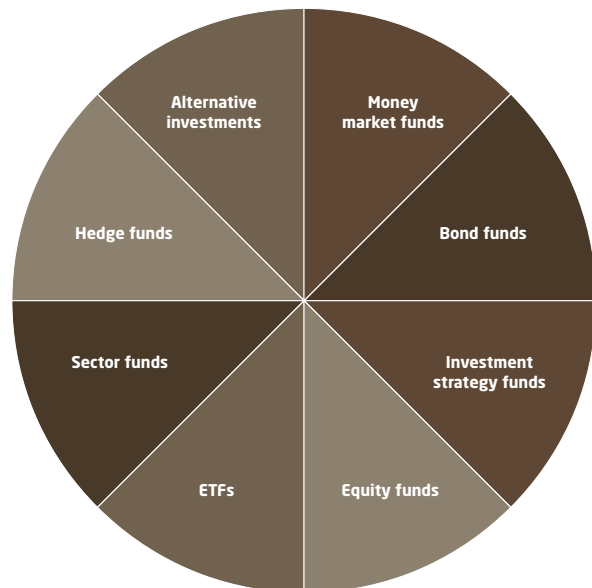
With a personal mutual fund account.

If you are well versed in the investment fund business and follow the financial markets with interest, a personal mutual fund account is the perfect solution for you.

You have a free choice of more than 1 500 first-class investment funds from more than 50 renowned providers, and you yourself decide which fund units you wish to buy or sell, and when.

You are aided in your decisions by investment fund ratings from renowned independent rating agencies and by your bank zweiplus advisor.

### Our array of asset classes



### Tips for successful wealth accumulation with investment funds:

#### 1 Determine your personal investment horizon

For how long can and do you want to invest your money? The answer to this question is important for choosing your personal investment strategy.

#### 2 What risks can and do you want to accept?

What is your risk capacity in light of your current financial circumstances, and how willing are you to accept fluctuations in value?

#### 3 Avoid concentrated risks

You should not focus on shares of just a handful of companies, but should instead invest in widely diversified investment products - like the professionals.

#### 4 Choose a suitable investment strategy

Note down the reasons that led to your choice of investment strategy. When the stock markets are in difficulty, you should remind yourself of those arguments in order to remain true to your strategy and to achieve your investment objectives.

#### 5 “Too much to and fro empties your pockets”

If you wish to be a successful investor in the long run, you should always stick to your strategy instead of following the crowd. This way you can avoid unnecessary costs.

## 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 3a<sup>1</sup>
- + Vested benefits account<sup>1</sup>



#### 5 Financing

- + Mortgages<sup>1</sup>
- + Loans against securities<sup>1</sup>



#### 6 Protecting

- + Risk insurance
- + Life insurance

<sup>1</sup>Only 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.  
Tel. 00800 0800 55 55 (toll-free)

bank zweiplus Ltd.  
P.O. Box, CH-8048 Zurich  
[www.bankzweiplus.ch](http://www.bankzweiplus.ch)