PostFinance

Product description

Fund consulting basic

With fund consulting basic, you invest independently and receive an investment proposal on demand. You can arrange a consultation at any time.

At a glance	
Advice on request.	
	Advice and services ●●●○○
	Individual investment strategy ●●●○○
	Ongoing portfolio monitoring —
	Access to market view ✓

Your investment needs

You make your own investment decisions – but can benefit from individual advice on demand.

The advantages for you

- Once you have subscribed to the product, you will receive a detailed investment proposal that is tailored to your personal investment strategy. As a rule, the strategy is implemented using a PostFinance Fonds. Upon request, you can benefit from an individual consultation with a customer advisor.
- For each transaction, we automatically check whether your new portfolio still corresponds to your chosen strategy.
- Fund consulting basic offers you a needs-based and straightforward range of investment opportunities. This consists exclusively of PostFinance Fonds and selected third-party funds.
- You receive your e-tax statement "electronically" in e-finance or by post, free of charge. This allows you to import the relevant data with ease into your cantonal tax authority's tax declaration software or to transfer it manually.

An overview of the most important services

Advice and services	
Access to portfolio-related advice	✓
Investment proposal upon subscription and on demand	✓
Funds saving plan	✓
Processing of transactions [1] and custody account management	✓
Review of your investments in line with your investment strategy for every transaction	✓
Online performance overview	✓
Custody account statement	Semi-annually
E-tax statement (Switzerland)	✓

Individual investment strategy	
Joint definition of your investment strategy	✓

Our market view	
Access to market analyses	✓

Purchase and usage channels	
Online and in branch [2]	✓
Investment solution also available without online access	✓

[1] To ensure that your investments are reviewed in line with your investment strategy for every transaction, we cannot accept any new orders while orders remain pending in your custody account. This applies only if you would also like to use your investment solution online.

[2] An e-finance login is required for the online channel.

Prices and conditions

Fees [3]	Information on the fees can be found in the price list for investment solutions at postfinance.ch/investment-information.
Sales remuneration	Yes, already included in the fund costs for the individual instruments. *(See Factsheet: costs and sales remuneration in the "Fund self-service" and "Fund consulting basic" investment solutions* at postfinance.ch/investment-information).
Minimum amount per fund (purchase or redemption)	CHF 100
Minimum amount for recurring investment via funds saving plan	CHF 20
Securities deliveries to third-party banks	Third-party funds on request and for a fee

[3] Debited from the reference account.

Note on recommendation of bank's own financial instruments

In fund consulting basic, only PostFinance strategy funds are recommended as standard. This means that third-party funds from the investment universe are not part of PostFinance's recommendation. Conflicts of interest can arise through the use of the bank's own strategy funds with economic links. The conflict of interest is due to the fact that PostFinance is remunerated for the provision of its marketing and sales services for the bank's own strategy funds. The amount of remuneration is disclosed to customers in the information sheet on "Costs and sales remuneration in the Fund self-service and Fund consulting basic investment solutions", as well as in the respective factsheets. Customers waive their right to reimbursement by means of a contractual agreement. This provides PostFinance with an incentive to recommend its own financial instruments. The reason for recommending the bank's own strategy funds is that customers are always invested in line with their defined investment strategy. Customers also have the option of exchanging or supplementing the bank's recommended strategy funds with third-party funds from the fund consulting basic investment universe at any time. PostFinance has implemented appropriate organizational measures to prevent the adverse effects of such a conflict of interest on customers. By outsourcing relevant activities in the value chain to an external company, the income from the bank's own investment products is reduced significantly, which reduces the conflict of interest. As a consequence, the distribution of third-party financial instruments may even be more advantageous for PostFinance. Furthermore, sales staff do not receive remuneration for the marketing and sales of the bank's own strategy funds.

Disclaimer

This document is an **advertisement.**

This information and these statements are for information purposes only and do not constitute either an invitation to tender, a solicitation, an offer or a recommendation to subscribe to a service, to buy or sell transactions for any securities or other financial instruments, or to perform other transactions. This information does not take into consideration the specific or future investment goals, financial or tax situation or particular needs of any specific recipient, and is therefore not a suitable basis for investment decisions. We recommend that you consult your financial or tax advisor before every investment. The price, value and return of investments may fluctuate. Investment in financial instruments is subject to certain risks and does not guarantee the retention of the capital invested or an increase in value. All investment services and financial instruments provided by PostFinance Ltd are unavailable to US persons and other persons whose domicile or tax liability is outside of Switzerland and will therefore neither be offered nor sold/provided to them.

You can find our range of funds at postfinance.ch/fundrange.
More information about this product can be found at postfinance.ch/fundconsulting.

PostFinance Ltd
Mingerstrasse 20
3030 Bern
Switzerland

Telephone +41 58 448 14 14
www.postfinance.ch

460.211 en (dok.pf/pf.ch) 07.2025