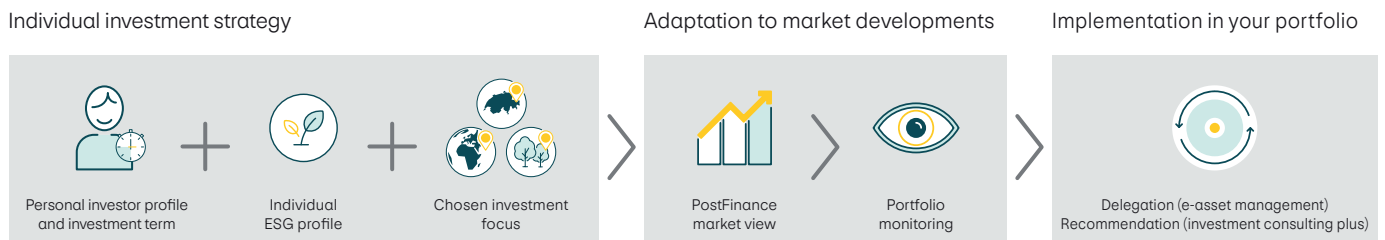


Factsheet: Investment process for e-asset management and investment consulting plus

Your investment strategy serves as a guide for any investment decisions you make. It sets your course, helps with your focus and establishes guidelines for your investments. A well-founded investment strategy will prevent you responding overly optimistically, or in a panic, to short-term market activity.



Based on your personal investor and ESG profile, your investment term and your chosen investment focus, we propose an individual investment strategy for you. This sets out and defines the ratio of different asset classes (liquidity, bonds, equities, alternative investments) and the ranges (bandwidths) within which they can move.

You choose an individual investment focus to reflect your personal preferences in your portfolio. With investment consulting plus, you can further customize your portfolio with additional funds from our attractive investment universe if required. Through ESG profiling, you determine whether and to what extent we should invest in responsible or sustainable instruments for you.

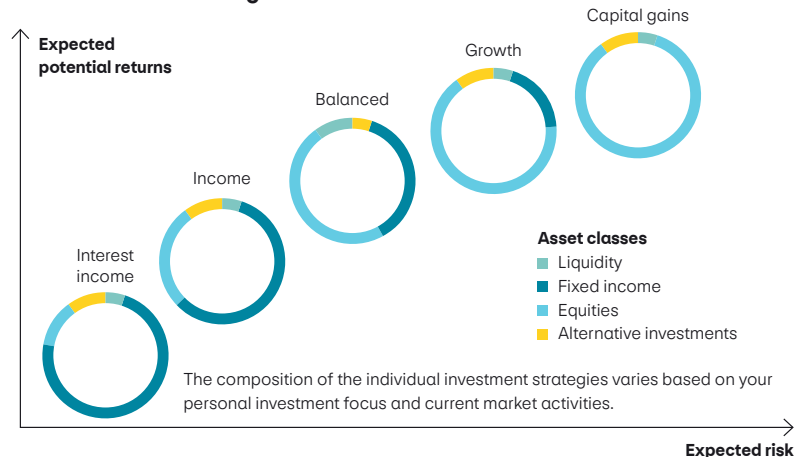
Personal investor profile and investment term

We determine your individual investor profile based on the risk you are willing to take (risk appetite) and the financial loss you are able to sustain (risk capacity). Combined with your preferred investment term, we suggest a positioning for your portfolio, which you can tailor to your needs depending on your chosen investment solution.

ESG profile

Responsible financial investments complement the traditional criteria of profitability, liquidity and security with environmental, social and governance (ESG) factors that have a potential impact on investment performance. Your ESG profile determines whether you want to take account of ESG factors when investing or pursue a sustainability goal.

Five investment strategies



Investment focus

The investment focus determines the basic orientation of your investment strategy. You can choose between the following focuses: Swiss, Global or Responsible.

You can find more information on the topic of sustainability in our investment solutions in the "Sustainable and responsible investment solutions" factsheet and under [Investment business and sustainability](https://www.postfinance.ch/investment-business-and-sustainability) at [postfinance.ch](https://www.postfinance.ch).

You can find more information about the investment focus on the back of this document.

PostFinance market view

The PostFinance investment committee analyses current market activities in detail in order to come up with our positioning. Adaptations based on market developments are implemented as part of your investment strategy. We ensure that any decision we make is in our customers' interests, and we convey our positioning transparently in our monthly publication "PostFinance investment compass".

More information about the PostFinance market view is available at postfinance.ch/market-view.

Portfolio monitoring

We monitor your portfolio on a daily basis in coordination with the investment strategy we have agreed upon. In this way, we ensure that your portfolio is adapted (or can be adapted) to the relevant market environment as effectively as possible. By carefully selecting and systematically checking each investment instrument, we provide you with an attractive, comprehensive investment universe. In selecting these instruments, we consider both actively and passively managed funds, as well as exchange traded funds (ETFs)¹. You can find out about your current performance and your portfolio composition online in e-finance at any time.

Implementation in your portfolio

Any modifications to your portfolio depend on your chosen investment solution. If your invested assets differ from your individual investment strategy, e-asset management ensures that your portfolio is adjusted automatically to fit with the current market view. With investment consulting plus, you will receive a notification if there is cause to take action. We leave it to you to decide whether or to what extent you would like to modify your portfolio.

Investment focus

The investment focus determines the strategic orientation of your investments. Based on current market activities, the investment committee can make tactical changes within certain limits directly in the portfolios or provide you with recommendations. The following descriptions are therefore of an indicative nature. We communicate the current positioning each month in our publication "PostFinance investment compass".



Swiss focus

A portfolio with a strong domestic focus

With a Swiss focus, your portfolio will place a greater focus on the domestic market, while ensuring it does not neglect global diversification.

A Swiss investment focus enables you to benefit significantly from positive performance on the Swiss market. To increase diversification, fixed income and equities from all over the world are added to your portfolio. Your portfolio will also invest in Swiss real estate and gold. If you choose this focus, foreign currency risks are reduced, and for this reason, these are hedged against the Swiss franc – completely in the case of bonds, and partly in the case of shares and gold.



Global focus

The best the world has to offer

If you decide on a Global focus, your investments will be diversified worldwide, and you will benefit from differing economic cycles, interest rate levels and currencies.

The world is interconnected, and any information on the capital markets has global ramifications. How intense these ramifications are, however, depends on individual economies, currency areas, industry structures and interest rates. Investors who choose this investment focus benefit from broad diversification across the globe. For further diversification, additional investments are made in Swiss real estate and gold. Foreign currency risks are hedged – completely in the case of bonds, and partly in the case of gold.



Responsible focus

Informed investment

This investment focus takes into account ESG criteria relating to the environment, society and responsible corporate management.

The goal of the "Responsible" focus is to invest in financial instruments that make allowance for environmental, social and governance (ESG) factors that have a potential impact on investment performance. In the Responsible focus, the domestic market is taken more into account than the rest of the world. In addition to Swiss bonds and shares, bonds and shares from all over the world are added for diversification. Investments are also made in Swiss real estate. Investments in gold are avoided. For more information please check out the Factsheet "[Responsible](#)" focus in e-asset management and investment consulting plus.

¹ With the selected funds, you will enjoy, among other things, products reserved for customers with advice and asset management agreements. PostFinance does not receive any sales remuneration for these funds.

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