





# Our investment solutions at a glance

	Delegation	Advice	Advice	Independent
	E-asset management	Fund consulting basic	Investment consulting plus	Fund self-service
	You choose the investment strategy, and PostFinance takes care of the investment decisions for you.	You make your investment decisions yourself and receive advice on demand from PostFinance.	You make your investment decisions yourself and are advised regularly and actively by PostFinance.	You invest independently without any advice.
 <b>Advice and services</b>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>
 <b>Individual investment strategy</b>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>
 <b>Portfolio monitoring</b>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>
 <b>Our house view</b>	Free access to current market information in the "PostFinance Investment compass" at <a href="https://postfinance.ch/houseview">postfinance.ch/houseview</a>			



Are you interested?  
Make an appointment at [postfinance.ch/advice](https://postfinance.ch/advice) or open your new investment solution online directly in e-finance.  
More information can be found at [postfinance.ch/investing](https://postfinance.ch/investing).

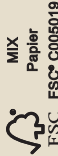
We look forward to hearing from you.

### Disclaimer

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# Invest with PostFinance

We offer four individual investment solutions to support you in targeted asset growth. Whether you handle your investments yourself, would like comprehensive advice or wish to delegate your asset management to us – we have the right solution.

 **Advice and services**  
Your satisfaction is important to us. That's why we offer customer-friendly solutions and comprehensive service. Experience our innovative, digital advice. Additionally, our experienced customer advisors will also be happy to set aside time for a personal consultation with you.

 **Individual investment strategy**  
You are unique, and so are your investment needs. We determine your individual investment strategy and suggest the appropriate solution to go with it. Alternatively, we also offer experienced investors the opportunity to make all their decisions independently.

 **Portfolio monitoring**  
Your portfolio grows, and we keep an eye on it. Depending on the investment solution you have chosen, we will notify you in the event of deviations and provide you with investment proposals or make changes to your portfolio directly – you can simply sit back and relax. This ensures that your portfolio stays on course at all times, even when markets are volatile.

 **Our house view**  
The financial markets are constantly changing. For this reason, we consistently monitor developments on the stock exchanges and international market activity for you. The findings from our analyses form the PostFinance house view. This constitutes the basis for our portfolio monitoring and our investment proposals. Our house view is also available to all of our investors in the "PostFinance Investment compass" newsletter, if desired.

We advise you on your way to an appropriate investment solution



**Your needs**  
To find a suitable investment strategy for you, we study your needs carefully. We then determine your individual investment strategy, which is based on your personal risk appetite and capacity, as well as your preferred investment term.



**Our expertise**  
Our experts' knowledge and experience is channelled directly into the management of assets and the design of our digital service. You can access the service either digitally from the comfort of your own home or through a personal consultation.



**Your investment solution**  
Depending on what your investment solution of choice is, you can either make your own investment decisions, seek advice or delegate decisions to PostFinance experts. These experts will compile an investment proposal tailored to you based on your own needs.

More information can be found at [postfinance.ch/investing](https://postfinance.ch/investing).



Delegation




# E-asset management

Are you looking to invest your assets in line with your chosen investment strategy, without having to worry about market developments? Leave it to our investment experts.



With e-asset management, we invest your money according to your individual investment strategy. We monitor your portfolio on an ongoing basis and make any adjustments – you don't have to worry about anything.

### The advantages for you

-  **Convenience.** We manage your assets, monitor them to check whether your strategy is being adhered to and optimize your portfolio automatically for you. This means you can devote more time to other things.
-  **Attractive investment universe.** Our investment experts will put together a portfolio for you that comprises a range of funds and exchange traded funds.
-  **Individual investment focus.** Select an investment focus: Swiss, Global or Sustainability.

Advice




# Fund consulting basic

Would you like to hold the reins yourself, but also benefit from our advice?

Fund consulting basic offers a very straightforward range of selected PostFinance Funds and third-party funds that are tailored to your needs. You can receive investment proposals either directly online or during a consultation. You can of course then make decisions based on your own personal preferences.



### The advantages for you

-  **Independence.** Apply your own expertise and make adjustments to your investment strategy independently.
-  **Advice on request.** Our customer advisors will be happy to provide you with tailored advice on request.
-  **Smart combination.** With fund consulting basic, you benefit from a straightforward range of funds put together by experts. This consists exclusively of PostFinance Funds and selected third-party funds.




Advice

# Investment consulting plus

Do you want to be kept in the loop about your investments at all times and to benefit from personalized, ongoing and comprehensive advice?

As part of the investment consulting plus package, you will receive support and advice from your investment advisor. This ensures you will be informed of relevant market developments and notified directly if there are any deviations from your investment strategy in your portfolio, which means you will be able to continually optimize your investments.

### The advantages for you

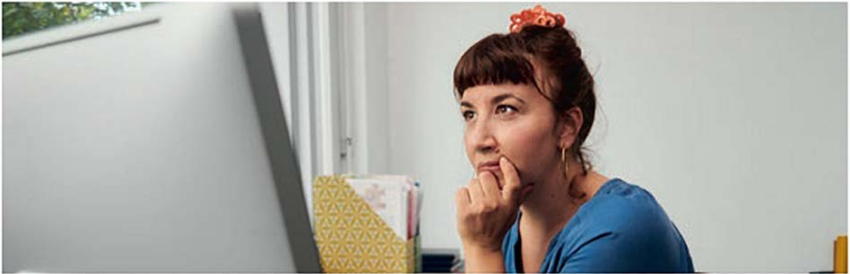
-  **Comprehensive advice.** We regularly check to see if your investment strategy is being adhered to, and we provide ongoing advice. If there is any deviation from the investment strategy you have selected, you will be notified automatically. You will always have the final say and are free to make your own decisions at any time.
-  **Attractive investment universe.** Our investment experts will put together a portfolio for you that comprises a range of funds and exchange traded funds.
-  **Individual investment focus.** Select an investment focus: Swiss, Global or Sustainability.



Independent




# Fund self-service

Are you an investment expert who wishes to invest in funds independently without any advice?



Choose independently from our straightforward range of selected PostFinance Funds and third-party funds, all tailored to your needs. Among the third-party funds, you will be able to choose from various countries, sectors and themes, including technology and sustainability.

### The advantages for you

-  **Independence.** You have all the information you need and can apply your own expertise. You choose what you want from our range of funds yourself and do not require advice.
-  **Simplicity.** You appreciate being able to handle your investments online in a simple manner. You can also carry out your investments via a funds saving plan and make regular investments starting from 20 francs.
-  **Smart combination.** With fund self-service, you benefit from a clear range of funds put together by our experts. This consists exclusively of PostFinance Funds and selected third-party funds.