



Financial investment

## No one is too small to be an investor

Anyone looking to save money over the medium and long term is well served by the funds on offer from PostFinance. They allow private individuals to become investors, even with relatively small amounts of money. PostFinance offers around 50 products which it has selected itself and reviews carefully on a regular basis, sometimes in conjunction with external partners.

Marc is enjoying a day at home with his son Leon. Together, they are looking at photos of Leon as a baby and talking about his birth. Even then, it was important to Marc to provide proper security for his offspring, including in financial matters. To give Leon a little starting capital on the road to independence later in life, he opted for a funds saving plan from PostFinance. Every three months, he pays in 100 francs. When Leon is of age, he will be able to use the money to take his driving test, and will no doubt have enough left for some travelling.

This example illustrates that investing is not rocket science and that you don't need a fortune to do it. "The funds saving plan is a good solution for anyone who wants to build up their assets in the medium to long term by putting money aside on a regular basis," says Daniel Mewes, Head of Investment Solutions. But why funds, rather than anything else? A fund invests money in different shares, bonds or real estate. Every financial investment is subject to fluctuations in value. If you invest in a pooled pot of different securities, the likelihood of you losing your savings is much lower.

### How do you find the right product?

There are thousands of funds. Trying to understand them and choosing the best product is time-consuming and difficult. In addition to its own strategy and equity funds, PostFinance also offers funds from other financial service providers. PostFinance has worked with external partners to compile an initial selection of around 50 different funds. The range on offer from PostFinance covers various investment options, including funds which allow investors to choose a focus – such as sector, region, sustainability, index, real estate, commodities or bonds and convertibles. Investments can be tailored to individual requirements and wishes, depending on whether the investor is conservative in outlook or more willing to take risks, wants to make a one-off or regular investment, or wishes to invest particularly sustainably.

Fund units at PostFinance are easy to purchase and manage using online banking. Anyone interested can also arrange a personal consultation at any time. A good way to prepare for this is to determine your personal investor profile using an online tool available on the PostFinance website.



As a rule, you can achieve better returns in the long term with funds than with your savings account.

**Daniel Mewes**  
Head of Investment Solutions