

Discretionary mandate

Dividend Focus



Brief description

With the Dividend Focus discretionary mandate, you delegate the management and administration of your assets to our experts. The strategy is implemented solely by investing in individual securities in the Swiss or European equity market, depending on the reference currency (CHF or EUR). The focus is on large cap stocks paying high, steady or rapidly growing dividends. Investments can also be made in top-quality small and mid cap companies.

You can choose between Dividend Focus Switzerland and Dividend Focus Europe, each of which are managed in the reference currency in question. This means there is no foreign exchange risk.

Suitability

The strategy is suitable for investors who wish to delegate investment decisions to experts and are prepared to accept high price fluctuations to achieve high returns from capital gains and dividends in the long term. As it is solely an equity mandate, with at least 90% being invested on average and thus subject to high price fluctuations, a long-term investment horizon of over seven years is recommended.

Your benefits

- **Professional asset management:** You benefit from our professionals' structured investment process, which means you can be confident that the investment strategy they select will be implemented consistently.
- **More time:** The discretionary mandate is a simple investment solution that won't take up much of your time.
- **Profit-oriented:** Your assets are designed to grow. The comprehensive expertise of our investment specialists means that your investment goals are implemented using their skills and global network. Investment opportunities are seized professionally and your portfolio is adjusted in line with the latest trends in the financial markets.
- **Reduced risk:** You receive a broadly diversified investment solution, which reduces your risk.
- **Transparency:** You receive regular in-depth reports on performance and the investments made. In addition, you will always know the exact costs thanks to the flat-rate fee.

Investment amount

From CHF 250,000 or equivalent

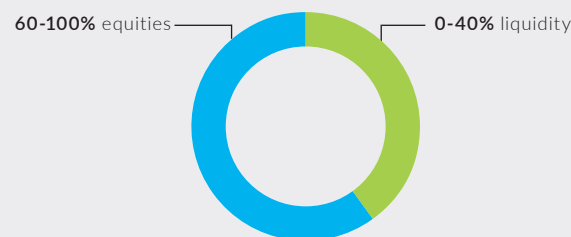
Available reference currencies

CHF, EUR

Conditions

Settlement in accordance with flat-rate prices. Conditions according to tariff «Fees and conditions discretionary mandates»

Equity investment strategy



Features

Risk appetite	Offensive
Expected return	6-9%
Investment horizon	from 7 years

Possible risks

- **Market risk:** The performance of the portfolio depends on the assessment of the financial markets and the investments selected being correct.
- **Return risk:** The achievement of investment goals and the avoidance of losses cannot be guaranteed.
- **Liquidity risk:** The liquidity of financial products can fluctuate. This means there is a risk that equities with low liquidity cannot always be sold with immediate effect.

Discretionary mandate

Dividend Focus

Continuous investment process

We pursue a systematic investment process so that your assets will perform successfully. This allows us to react to events in the market in a targeted manner, and adapt your portfolio if necessary.



Macroeconomic committee

Every month, Bank CIC's macroeconomic committee provides the forecast economic data, setting the long-term strategic parameters.



Investment committee

The investment committee sets the tactical asset allocation monthly, determining the weighting of the asset classes and risks.



Implementation and market opportunities

Bank CIC's asset management team selects the securities in the mandate based on the decisions of the investment committee and is responsible for monitoring risk and protecting against extreme events. Short-term opportunities in the market are also exploited.

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