Cash Plus discretionary mandate

For marketing purposes

Brief description

The Cash Plus discretionary mandate provides the opportunity to allocate capital to income yielding assets, both on the private and public side. The private side consists of a handful of managers specialised in liquid private debt strategies. The public side consists of a diversified portfolio of investment grade, short duration bonds.

Borrowers accept to pay high interest rates as getting financing through classic channels (usually banks) has become much harder in recent years.

Fund managers specialised in private financing also have a fast decision-making process and their structuring range is more flexible than traditional channels.

The Cash Plus discretionary mandate provides a large degree of flexibility when building a portfolio and can process inflows and outflows of funds over time.

Investment amount	From CHF 500,000 or equivalent
Available reference currencies:	CHF, EUR, USD, GBP
Investment horizon	At least 2 years
Expected return	At least 0.9% p.a. CHF (gross return)
Terms and conditions	Flat-rate fee dependent on the investment amount. Further information on request

Suitability

The Cash Plus discretionary mandate is suitable for investors interested in deploying capital into income yielding assets. The traditional bond allocation provides a modest yield, highly liquid and diversified while the private debt exposure generates significant returns but with lower liquidity.

Investment process

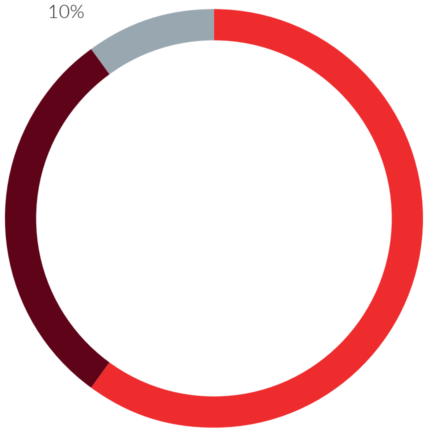
The Cash Plus discretionary mandate consists of a portfolio divided into three asset classes, each with a separate allocation:

- **Liquidity**
- **Bonds**
  Investments are made in individual short-term securities (with a maximum duration of three years) and exclusively in the bonds of companies with an investment grade rating (at least BBB).
- **Liquid private debt strategies**
  Investments are made through funds administered by specialised managers. The selection made by the fund managers is based on the following criteria:
  - stability and reputation of the management company and asset managers
  - expertise in terms of particular markets and types of liquid private debt strategies
  - contribution to diversifying the allocation as a whole
  - ability to achieve the returns expected for the mandate

The weighting of the allocations is determined by Bank CIC's experts and reflects the assessment of the risks associated with each investment fund.

Every investment fund in turn invests its capital in a large number of loans in suitable economic sectors and regions, taking into account the optimum risk-return ratio.

Example of the possible composition of the Cash Plus discretionary mandate



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Your benefits

- **Access to investment opportunities in markets for short-term private loans:** You will be granted access to asset managers who specialise in liquid private debt strategies.
- **Professional asset management:** You will benefit from a structured investment process overseen by our experts.
- **Predictability:** Fluctuations are generally minor for this form of investment.
- **No correlation with the market:** The performance of the investments does not correlate with that of traditional markets. As a result, this investment provides diversification from traditional asset classes such as equities and bonds.
- **Transparency:** You will receive regular in-depth reports on the performance and the investments made.

Possible risks

- **Private market risk:** Past performance is no guarantee of future returns.
- **Return risk:** It cannot be guaranteed that the expected returns will be achieved or that losses will be avoided.
- **Liquidity risk:** The liquidity of financial products can fluctuate. Therefore, there is a risk that the less liquid products cannot always be sold immediately.
- **Currency risk:** Investments in foreign currencies can affect the performance.

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