



Luzerner
Kantonbank

Investment solutions
for life



Editorial

LUKB has over 170 years of experience in providing investment advice. In this demanding discipline, as in others, our clients appreciate our ability to combine continuity with innovation. And in personal contact with us, we remind them daily how we live our commitment to responsibility and to foresight.

“With our investment solutions, we can build and manage your assets in the best possible way. Today, tomorrow, and the day after.”

Our investment solutions are always centred around your needs. The product range is clearly structured and offers you well-defined services at well-defined prices. In the interests of transparency and consistent client focus, we largely waive sale commissions (retrocessions).

All of our investment solutions are committed to sustainability. We firmly believe that successful investment decisions rest on far-sightedness in approach and action combined with adherence to sustainability criteria.

We partner with you for years or even decades, offering investment options for your life as it is now, but with the flexibility to evolve with you in the future. LUKB's progressive investment solutions are the ideal basis on which to preserve and grow your wealth over the long term. We look forward to putting our expertise to work for you and your financial assets.

Désirée von Michaelis
*Head of Corporate Clients &
Private Banking*

Stefan Studer
*Head of
Retail Banking*

Assured investment solutions from LUKB

With our investment solutions, investing is as efficient as it is easy. Our solutions cover a whole variety of investment needs, from the E-Depot for independent investors, to our Investment Advice range, and through to Portfolio Management solutions with which you place the care of your assets entirely in the hands of LUKB.

Long-term capital preservation

Built on a forward-looking investment policy

Our investment solutions are founded on our forward-looking investment policy. This is based consistently on preserving your capital over the long term, and focused on LUKB's independent financial analysis.

Professional, dedicated service

At LUKB, you can count on the dedication and support of long-standing client advisors with a wealth of experience. They regularly review your investments to ensure that you always have the best solution, no matter what is going on in your life.

Comprehensive expertise for you

Depending on your chosen investment solution, you can call on LUKB expertise when making your decisions. You can contact your client advisor directly, or consult one of our helpful publications.

Sustainable on principle

Full transparency about all investments

Sustainability criteria are integrated systematically into the investment process for LUKB investment solutions. They are also made transparent. In this way, LUKB lays the foundation for better investment decisions and enables investors to invest responsibly.

Market returns

There are a number of benefits to applying sustainability (ESG) criteria to investing. It enables investors to minimise risks but also to grasp opportunities. The evidence shows that employing sustainability criteria helps to generate a market-level return on investment.

Solutions for every need

Tailored to your situation

To identify the right investment solution for you, we'll first work with you to define your personal investment strategy. This factors in your individual circumstances now and in the future, the time horizon for your investments, and your personal appetite for risk.

Switch easily as life changes

Our system makes it easy for you to switch to a different investment solution in accordance with your circumstances at any given time.

Clear services, transparent pricing

Up-front prices

We are completely clear and up-front about the fees for our investment solutions.

No sale commissions

With most of our solutions, we waive sale commissions (retrocessions).

Cryptocurrencies

At LUKB, you can trade various cryptocurrencies around the clock, store them securely, and transfer them in and out seamlessly. With the crypto investment plan, you also have the option to invest regularly in cryptocurrencies through a standing order.

You can find more information at lukb.ch/cryptos



LUKB Pilatus Club: inspiration for investors

The LUKB Pilatus Club offers clients who are interested in investment matters an opportunity to meet and talk in an exclusive setting. Find out directly from investment experts what's moving the markets, get into interesting conversations with distinguished figures, and enjoy the finer things in life. The Club newsletter tells you all about the attractive programme of events, and keeps you up to date on the latest market development.

Interested? Your client advisor will be happy to provide full information.

Solutions for professional and institutional investors

LUKB also offers custom solutions for professional and institutional investors. Your client advisor will be happy to discuss what we can do for you, or will put you in touch with the relevant specialist.

Your client advisor will be pleased to provide more information.

Fund Savings Plan: track the financial markets automatically

Systematically accumulating a nest egg is easy with a LUKB Fund Savings Plan. All you do is set up a regular standing order for the amount that you wish to put into investment funds. It is the straightforward way to track the financial markets while minimising the risk of missing the perfect time to invest. LUKB will be happy to help you choose the right funds for you.

For more information, please visit lukb.ch/fondssparplan

LUKB's investment solutions – an overview

Manage your assets yourself on the basis of our advice, place them in the hands of our experts, or invest independently without any input from us. The choice is yours.

Independent investments

You manage your assets yourself, without LUKB's advice on investment matters. The E-Depot and Invest on Demand investment solutions are the ones for you.

What we offer and how you benefit:

- Securities safekeeping (custody account)
- Annual and Swiss tax statement
- Stock exchange trades via LUKB e-banking and the Trading Line
- Additionally for Invest on Demand:
 - Get expert opinions on investment instruments from the LUKB investment universe (equities, bonds and funds), incl. ESG criteria
 - Place stock exchange trades via your client advisor



E-Depot



Invest on Demand

**Investment Advice solutions:
invest with LUKB's advisory expertise**

You make your investment decisions yourself on the basis of professional advice from LUKB. Our three Investment Advice solutions - Compact, Comfort and Premium - offer a choice of investment instruments and services tailored to your individual needs and sustainability preferences.

What we offer and how you benefit:

- Profit from LUKB's investment expertise as a firm foundation for independent investing
- Your portfolio is monitored for compliance with investment quality and your investment strategy
- Regular, transparent information
- Preferential rates for the LUKB Pilatus Club



Compact



Comfort



Premium

**Portfolio Management solutions:
LUKB's experts invest for you**

Secure comprehensive, professional portfolio management by LUKB experts for assets of CHF 100,000 and above. Choose from three options: Portfolio Management Compact, Comfort and Premium. All Portfolio Management solutions factor in sustainability criteria.

What we offer and how you benefit:

- You delegate all of your investment matters to LUKB
- LUKB makes investment decisions according to the investment strategy defined with you
- Continuous portfolio monitoring and optimisation
- Regular, transparent information
- Preferential rates for the LUKB Pilatus Club



Compact



Comfort



Premium

Independent investments: the efficient solution without investment advice

You manage your assets yourself, without any advice at all on investment matters from LUKB (E-Depot), or call on the Bank's expertise only occasionally (Invest on Demand). With both investment solutions LUKB guarantees you a secure, professional custody service for your securities.



E-Depot

You organise your investments independently, without LUKB's advice on investment matters.

Securities custody account



Invest on Demand

You manage your portfolio yourself, but as need be you would like LUKB's expert opinion on your own investment ideas (funds, bonds and equities from the LUKB investment universe).

Expertise on funds, bonds and equities
Securities custody account

	E-Depot	Invest on Demand
Support from LUKB		
Use Trading Line or e-banking to place your stock exchange trades		
Expert opinion on funds and indiv. sec. from the LUKB investment universe		
Personal client advisor		
Custody account		
Securities custody account		
Reporting		
Annual statement of assets		
Performance tracking in e-banking		
Swiss tax statement	on request ¹⁾	on request ¹⁾
Terms (excl. VAT)		
Fee p.a., on average custody assets:		
up to CHF 1 million	0.25 %	0.40 %
from CHF 1 million	0.25 %	0.35 %
from CHF 10 million	0.25 %	on request
Minimum fee in CHF	50.00 ²⁾	80.00
Securities trades ³⁾	0.40 % brokerage, min. CHF 40.00, max. CHF 1,000.00	0.40 % brokerage, min. CHF 40.00, max. CHF 1,000.00

1) Invoiced separately

2) No minimum fee for children, young people and students

3) For details please see 'Investment business fees and terms'

Investment Advice solutions: invest strategically with LUKB's expertise

LUKB's Investment Advice service provides the foundation for your personal investment decisions and offers three solutions to choose from personal investment decisions, based on your sustainability preferences. You decide how much you want to use LUKB's expertise. We provide yet more support in the form of additional services such as investment recommendations from the LUKB investment universe, a regular Portfolio Check, and reporting.



Investment Advice Compact

You're planning to invest in investment funds. If you like, your client advisor will pre-select suitable investment products to make your decision easier.



Investment Advice Comfort

You have access to the entire investment universe. Via your client advisor, you regularly call on the expertise of LUKB's financial analysts when making your investment decisions.



Investment Advice Premium

This is the perfect solution if you invest across the entire investment universe and are looking to benefit from proactive advice. You also profit from the ticket fee for your stock exchange orders.

Portfolio Report & tax statement
Fund recommendations
Strategy advice & monitoring
Securities custody account

Portfolio Report & tax statement
Individual securities recommendations
Fund recommendations
Strategy advice & monitoring
Securities custody account

Ticket fee, 12 stock exchange trades incl.
Proactive investment proposals
Portfolio Report & tax statement
Individual securities recommendations
Fund recommendations
Strategy advice & monitoring
Securities custody account

Preferential rates for the LUKB Pilatus Club

As a LUKB Investment Advice client, you benefit from a reduced LUKB Pilatus Club membership fee.

	Investment Advice Compact	Investment Advice Comfort	Investment Advice Premium
Advice from LUKB			
Investment Advice:			
at client's request			
proactively from LUKB			
Recommendations for:			
investment funds			
all investment instruments			
Research on Demand			on request ¹⁾
Custody and other accounts			
Securities custody account			
Private account			
Visa Debit		Visa Debit Prime	Visa Debit Black
Review and wealth planning			
Portfolio Check	annually	annually	daily
Extended Portfolio Check			
Financial planning	on request ¹⁾	every 5 years	annually
Reporting			
Portfolio Report with performance & ESG analysis	annually	semi-annually	semi-annually
Swiss tax statement			
LUKB Pilatus Club			
Membership, incl. club card	on request ¹⁾	on request ¹⁾	on request ¹⁾
Stock market trades			
Ticket fee (incl. 12 free trades p.a.)			
Terms (excl. VAT)			
Fee p.a. on ave. custody assets ^{2) 3)} :			
up to CHF 1 million	0.55 %	0.65 %	0.80 %
from CHF 1 million	0.45 %	0.30 %	0.35 %
from CHF 10 million	on request	on request	on request
Minimum fee in CHF	100.00	1,000.00	2,000.00
Securities trades ⁴⁾	0.40 % ⁵⁾ , min. CHF 40.00, max. CHF 1,000.00	0.40 % ⁵⁾ , min. CHF 40.00, max. CHF 1,000.00	ticket fee CHF 40.00

1) Invoiced separately

2) incl. metals accounts

3) Plus 0.10 % if held in custody with foreign depositories

4) For details please see 'Investment business fees and terms'

5) Brokerage model

Portfolio Management solutions: LUKB's experts invest for you

Comprehensive, professional portfolio management in which LUKB makes all investment decisions on your behalf. Choose from three needs-focused Portfolio Management solutions that all offer LUKB investment expertise as standard. Leave things to us and enjoy the time that you save. Detailed Portfolio Reports show how your investments are performing. All portfolio management solutions comply with sustainability criteria.



Portfolio Management Compact

The smart solution for portfolio management for amounts from CHF 100,000. You are looking to make more of your money, without the daily worry of tracking events on the financial markets. This solution is the ideal introduction to compact portfolio management.

Collective investment schemes
Portfolio Report & tax statement
Portfolio monitoring
Investment strategy



Portfolio Management Comfort

The comfortable solution for portfolio management for amounts from CHF 500,000. This comprehensive solution gives you a broad choice of different investment strategies and currencies. The portfolio manager can be consulted according to the situation. Attractive additional benefits complete this offer.

Performance fee model possible
Portfolio manager according to situation
Collective investment schemes (individual securities possible depending on strategy)
Portfolio Report & tax statement
Portfolio monitoring
Investment strategy



Portfolio Management Premium

You know what you want from your investments, and wish to play an active part in structuring your portfolio of over 2 million francs. As far as possible, this all-in solution takes account of your wishes in terms of individual securities, investment themes and asset classes. The portfolio manager can be consulted at any time. Attractive additional benefits complete this offer.

Special instructions possible
Individual strategy
Performance fee model possible
Portfolio Manager can be consulted at any time
Collective investment schemes and/or individual securities
Portfolio Report & tax statement
Portfolio monitoring
Investment strategy

Preferential terms for the LUKB Pilatus Club

As a LUKB Portfolio Management client, you benefit from a reduced LUKB Pilatus Club membership fee.

	Portfolio Management Compact	Portfolio Management Comfort	Portfolio Management Premium
Investment strategy			
Bonds investment strategy			
Income investment strategy			
Balanced investment strategy			
Growth investment strategy			
Equities investment strategy			
Individual investment strategy			
Investments			
Collective investment schemes			
Individual securities		possible depending on strategy	
Alternative investments			
Special features:			
Restrictions/instructions possible			
Review and wealth planning			
Portfolio monitoring			
Performance discussion			
Portfolio manager consultation		possible according to situation	possible at any time
Custody and other accounts			
Visa Debit		Visa Prime debit card	Visa Black debit card
Reporting			
Portfolio Report with performance & ESG analysis, quarterly			
Swiss tax statement			
International tax statement			
LUKB Pilatus Club			
Membership, incl. club card	on request ¹⁾	on request ¹⁾	on request ¹⁾
Terms²⁾ (excl. VAT)			
Invested assets over CHF	100,000.00	500,000.00	2,000,000.00
All-in fee p. a., on ave. custody assets:			
Bonds investment strategy	-	1.05 %	-
Minimum fee		CHF 4,000.00	
Income investment strategy	1.10 %	1.05 %	-
Minimum fee	CHF 1,000.00	CHF 4,000.00	
Balanced investment strategy	1.20 %	1.20 %	-
Minimum fee	CHF 1,100.00	CHF 5,000.00	
Growth investment strategy	1.30 %	1.35 %	-
Minimum fee	CHF 1,200.00	CHF 6,000.00	
Equities investment strategy	-	1.35 %	-
Minimum fee		CHF 6,000.00	
Individual investment strategy	-	-	1.20 - 1.40 % depending on complexity
Minimum fee			CHF 15,000.00
From CHF 5 million	on request	on request	
Performance fee model	-	option	option

1) Invoiced separately

2) For detailed terms please refer to the 'Investment business fees and terms' booklet.



We put our skill, precision and passion to work for your assets.



Keeping a constant eye on your portfolio

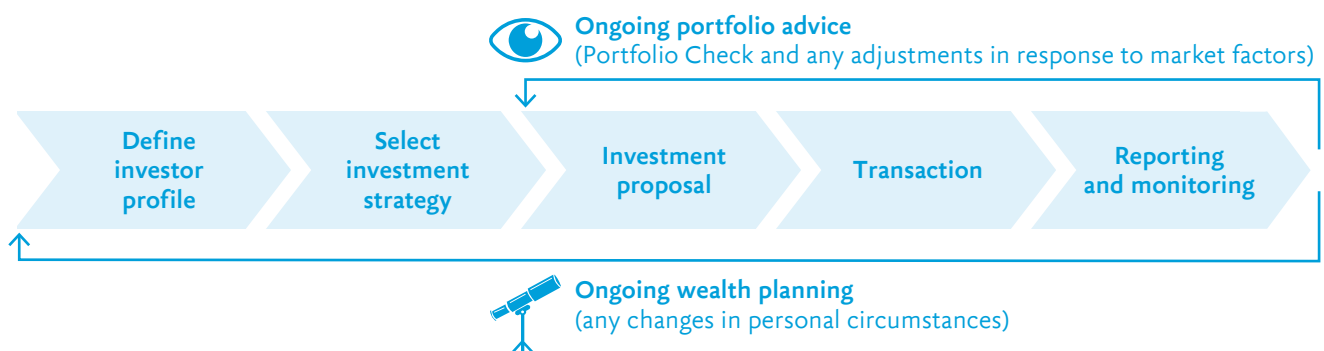
If you opt for Investment Advice Compact, Comfort or Premium (see page 10), you automatically benefit from the LUKB Portfolio Check. We monitor your securities portfolio for risk, and notify you if you need to act.

With an Investment Advise solution from LUKB, you benefit from the following services:

- Professional and systematic monitoring of your securities portfolio.
- An annual portfolio-check provides a comprehensive assessment of your overall holdings.
- A notification service that keeps you informed about specific events in your portfolio via SMS or email.
- Your personal advisor is available to assist you with any questions.

The precise scope of the Portfolio Check varies depending on the Investment Advice solution you choose.

The advisory and monitoring process



Added value from LUKB Research

Whether you choose the Invest on Demand investment product or one of our three Investment Advice solutions, you'll get access to LUKB's extensive investment universe. LUKB Research analysts subject more than 2,800 securities to a systematic review of investment quality, enabling you to optimise your portfolio and make decisions that are backed by the facts.

LUKB Research offers you:

- An investment universe of more than 2,800 equities, bonds, investment funds and ETFs
- Straightforward LUKB investment quality classifications: preferred, good and poor
- Rapid search for securities and LUKB investment quality using e-banking
- Factsheets containing detailed information and analyses on equities and funds
- Access to selected investment opportunities as part of the Investment Advice Comfort and Premium mandates
- Sustainability assessments of equities, bonds and collective investment schemes. Rating according to recognised ESG criteria

Access to LUKB Research varies depending on the investment solution you choose.

Extensive investment universe

Equities	<ul style="list-style-type: none">- Universe of approx. 1,100 equities- Research takes a sector approach, identifying favourites in specific sectors and regions
Bonds	<ul style="list-style-type: none">- Universe of approx. 1,500 bonds- Reviewed and monitored systematically
Collective investment schemes	<ul style="list-style-type: none">- Universe of approx. 250 funds and ETFs- Broad coverage of a variety of asset classes and themes
Opportunities	<ul style="list-style-type: none">- Themed additions to your portfolio- Investment ideas with the right instruments to put them into practice

Luzerner Kantonalbank – you're in safe hands

Clients have been trusting LUKB with their assets for over 170 years. Investment advice and portfolio management are just two of the Bank's traditional strengths. Our tried-and-trusted investment expertise is founded on the recommendations of our own Investment Office (investment strategy and tactics) and Financial Analysis (investment instruments) departments. At LUKB, we always place long-term performance at the centre of our investment policy.

As an independent bank with a staff of around 1,300, LUKB today ranks among the top ten Swiss banks, uniting all relevant specialists and services under a single roof. Operating as a full-service bank, LUKB offers its clients the full range of modern financial solutions.

Luzerner Kantonalbank's consistently excellent performance is recognised by the market and by rating agencies alike.

LUKB is a member of the United Nations' Principles for Responsible Investment (UN PRI) network, and has therefore committed to integrating sustainability factors (ESG criteria) into every stage of the investment and advisory process.

Signatory of:



This document is provided solely for information purposes and for the recipient's exclusive use. It may contain promotional statements. It does not constitute an offer, invitation or recommendation to buy or sell financial instruments or banking services, neither does it relieve the recipient of the responsibility of exercising their own judgement. In particular, with the support of a specialist where appropriate, the recipient is advised to assess the information in this document in respect of its compatibility with their own personal circumstances as well as with regard to its legal, regulatory, tax and other implications. This document has been produced with the greatest of care. Luzerner Kantonalbank nonetheless offers no guarantee with regard to its content and completeness and does not accept any liability for losses which might arise from the use of this information. The products and services described in this document are intended exclusively for persons domiciled in Switzerland, and may not be authorised for distribution in all countries or suitable for all categories of investor. Financial planning and special advisory services are offered to natural persons only. The terms and fees listed herein are correct at the time this document was published. They are subject to change at any time. Copyright © 2022 Luzerner Kantonalbank AG. All rights reserved.

“Consideration of sustainability factors is integral to today’s approach to investing. It helps to reduce risks and recognise opportunities for the future.”

Stefan Studer, Head of Retail Banking



Luzerner Kantonalbank AG

Pilatusstrasse 12

CH-6003 Lucerne

Phone +41 (0) 844 822 811

info@lukb.ch

lukb.ch