

LLB investment plan





Invest smartly with a system

Is now the right time to invest? Are the markets attractive right now, or would it be smarter to wait? Maybe you're also asking whether you might miss the ideal time to invest if you hesitate. Many of our clients share these thoughts – and they are completely understandable. With our LLB investment plan, we can offer you a solution that minimises the risk of investing at an unfavourable time.

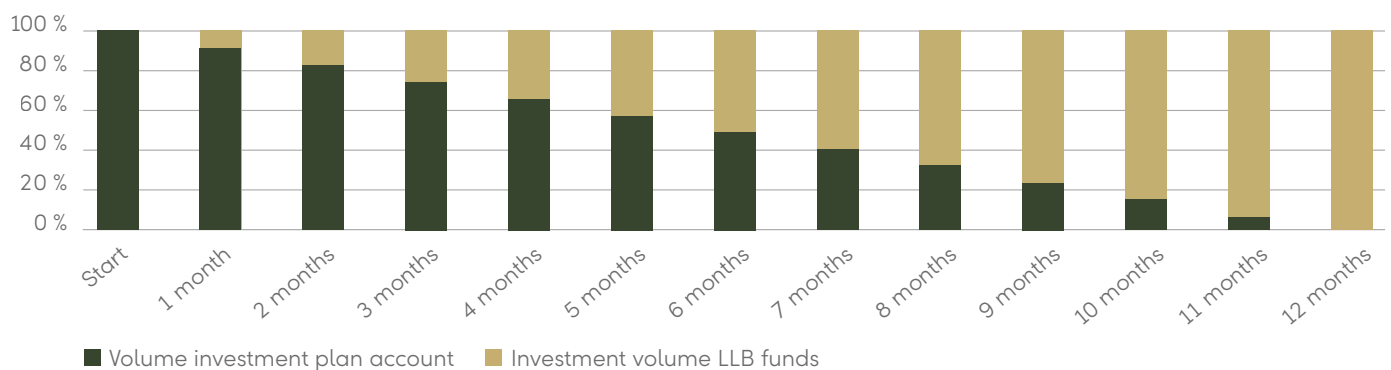
How exactly does the investment plan work?

You invest a defined investment amount in one of our LLB funds over 3, 6, 9 or 12 months. The investment horizon depends on your investment strategy, but we recommend at least five years. The LLB investment plan can be reallocated or closed down at any time. The investment plan account earns interest at the preferential interest rate for savings accounts. You can benefit from this investment option starting from just CHF 10'000.-.

How you benefit

-  **Seize opportunities to generate returns**
Participate in trends on the global financial markets.
-  **Reduce risks**
By making incremental contributions, you'll minimise the risk of investing at the wrong moment.
-  **Attractive interest rate for you**
On the investment plan account you benefit from an attractive interest rate on the liquidity not yet invested.
-  **Invest smartly**
Many of our clients already trust in the LLB investment plan.

Staggered investment in LLB funds



What is an investment fund, and how does an investment plan invest?

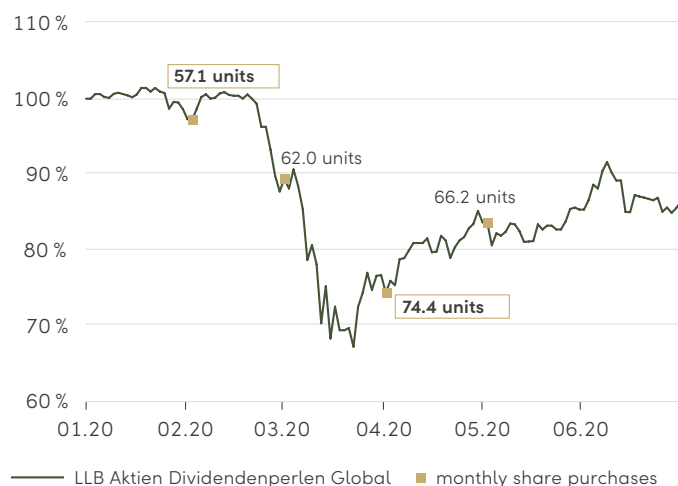
With an investment fund, investors pool their money. The respective orientation of the fund determines which asset classes are invested in. Experienced financial experts invest your money in a variety of securities in order to spread the risk.

Together with us, you select the investment fund that is suitable for you. With an investment plan, you invest your investment amount at staggered intervals over a defined period of time.

The number of units acquired varies depending on price trends, but your investment contribution remains constant. The so-called cost average effect comes into play here.

How does the cost average effect work in practice?

A very good example of the cost average effect is offered by the performance of the equity fund LLB Aktien Dividendenperlen Global during the first five months of 2020. Following the outbreak of the COVID-19 pandemic, stock prices fell sharply within a very short period of time. Therefore, in April 2020, significantly more fund units were purchased for the same committed capital than in February 2020.



Month	Fund price	Savings contribution	Units
February 2020	CHF 175.25	CHF 10'000.00	57.1 units
March 2020	CHF 161.30	CHF 10'000.00	62.0 units
April 2020	CHF 134.35	CHF 10'000.00	74.4 units
May 2020	CHF 151.00	CHF 10'000.00	66.2 units

What is the cost average effect?

The cost average effect occurs when an average investment price is achieved by the regular and systematic purchase of fund units. If prices are high, you purchase fewer units. If prices are low, you automatically purchase more units. The «levels out» these market fluctuations. That way, you reduce the risk of investing at the wrong time, and you can benefit from intermittent declines.

For further information – particularly about the opportunities and risks associated with the corresponding fund – please refer to the relevant key information document.

Interested? Our client advisers will be happy to assist you.

This publication is for information purposes only and does not constitute an invitation or an offer, or a recommendation to buy or sell investment instruments or to enter into transactions of any kind. Please consult us before making any investment decisions. Please note that the value of an investment may fall as well as rise. Historical performance indications are not a reliable indicator of future investment yields.