

llb¹⁸⁶¹



Investment advisory and asset management services

LLB Invest

The innovative investment
solution

01	What we offer – Tailored to your needs	3
02	LLB Invest – You choose	4
	LLB Comfort	
	LLB Expert	
	LLB Consult	
	LLB Basic	
03	Our advisory service – Innovation and know-how	10
04	Your expectations – Our performance	12
05	Contact	15



01 Individual

What we offer Tailored to your needs

Innovative investment solutions

Do you make all your investment decisions yourself?
Or do you prefer to delegate the management of your assets and focus on other things in life?

Whichever you prefer, LLB can offer you a bespoke service: LLB Invest.

Straightforward and easy to understand

We provide transparent and professional investment advice and asset management. You decide on the right solution for investing your assets.

Flexible and individual

You and your personal wishes are central. That's why our investment solution can be tailored to fit you perfectly.

Clear and transparent

Our advice is systematic and understandable. We provide you with a detailed work-up of the results of our analyses. And give you specific proposals on how to invest your assets – always in the best possible way.

Environmental and social aspects

Our sustainability approach is designed to actively meet the challenges currently facing humanity, such as climate change. With our investment solution, you can choose your degree of sustainability with "ESG" and "ESG+".

02 Comprehensive

LLB Invest You choose

Your assets in good hands

LLB Invest combines:

- first-class advisory expertise
- profound investment know-how
- and innovative, high-performance information technology

Whatever your investment goals may be, we can support you with tailor-made solutions. Our investment specialists operate in the international financial markets and work closely with your personal client adviser. This way we ensure the best possible management of your assets. Your investments are monitored on an ongoing basis, using state-of-the-art information technology. Using systematic analyses we are able to send you recommendations for optimising your portfolio. They help you avoid unnecessary risk while also taking advantage of investment opportunities as they arise. And all this is structured to meet your specific needs and requirements.

With LLB Invest, our focus is on your assets at all times – from a range of perspectives.



Security and monitoring

You decide how intensively you want us to monitor your portfolio in line with your own individual investment strategy. Depending on the advisory model you have selected, we will notify you if we notice any deviations from your investment strategy.



Advisory services and management





All of the advisory models include personal advice and individual support for your investment decisions. It is up to you to decide the frequency, the communication channel and the scope of the advice. You will also be able to call on our investment specialists' know-how.



Optimisation and performance

You decide whether you want us to send you new investment recommendations if your portfolio moves outside of the agreed parameters or if we see new market opportunities. An annual performance report is included as standard in all models.

Our advisory models

	LLB Comfort	LLB Expert	LLB Consult	LLB Basic
Objectives	Stress free – outstanding asset management, continually optimised	Dedicated – always abreast of market developments	Security conscious – first-class advice	Personal – partnership-based support
Monitoring, services and optimisation	 <ul style="list-style-type: none"> ✓ Outstanding risk management ✓ Maximum flexibility in setting portfolio parameters ✓ Personal adviser ✓ Access to investment specialists ✓ Comprehensive service ✓ Active exploitation of market opportunities ✓ Detailed performance reports 	 <ul style="list-style-type: none"> ✓ Outstanding risk management ✓ Maximum flexibility in setting portfolio parameters ✓ Personal adviser ✓ Access to investment specialists ✓ Proactive information about market opportunities ✓ Tailored, expanded investment recommendations 	 <ul style="list-style-type: none"> ✓ Outstanding risk management ✓ Personal adviser ✓ Tailored investment recommendations 	 <ul style="list-style-type: none"> ✓ Personal consulting team ✓ Standardised investment recommendations
Sustainability offer	✓	✓	✓	✓
Services included in the investment business				
Securities trading (brokerage fees) under the single-fee model	–	50 % discount	50 % discount	25 % discount
Securities trading (brokerage fees) under the all-in model	✓	✓	✓	–
Basic services included¹				
LLB Pro	✓	✓	✓	–
Additional services included¹				
Tax documents for Liechtenstein / Switzerland	✓	✓	✓	✓
Tax documents for other domiciles	✓	✓	✓	–
Reclaiming withholding tax ¹	✓	✓	✓	–
Initial financial planning consultation	✓	✓	✓	–
Forms of investment				
One-off	✓	✓	✓	✓
Staggered	✓	–	–	–
Systematic	✓	✓	✓	✓

The terms currently valid and services included can be found in the "Best conditions for your assets" pricing brochure.

¹ Applies to individuals only in the LLB Consult, LLB Expert and LLB Comfort advisory models; the SME Box Large is included for legal entities. Third-party fees are passed on. You can find our complete range of basic and additional services in the "Best conditions for you" pricing brochure.



LLB Comfort

Stress free – Outstanding asset management, continually optimised

LLB Comfort offers you active and professional asset management – tailored to your situation and your needs. Our investment experts continuously analyse and evaluate the financial markets on your behalf and make timely, automatic adjustments to your portfolio to suit prevailing market conditions. Continuous monitoring of your portfolio, broad asset diversification and detailed reporting offer a sense of security. And that gives you time to spend on the things that are more important to you.

Security and monitoring

- Personal investment strategy with optional customisation
- Continuous monitoring of your portfolio

Advisory services and management

- Personal advice tailored to your needs
- Investment decisions delegated to the asset management at the bank
- Access to investment specialists
- Annual strategic discussion and performance analysis of your portfolio
- Tax documents

Optimisation and performance

- Active and professional asset management
- Continuous portfolio adjustment to suit prevailing market conditions
- Detailed performance reports





LLB Expert

Dedicated – Always abreast of market developments

LLB Expert guarantees you our expert advice, tailored to your needs. We continually monitor your portfolio inform you of any developments with an impact on risk and immediately send you recommendations for optimising your portfolio. This ensures we offer the best possible management of your investments. And if needed, investment experts are also on hand to provide you with their renowned expertise. LLB Expert offers you the ideal framework for actively managing your assets yourself while at the same time benefiting from our specialist knowledge.

Security and monitoring

- Personal investment strategy with optional customisation
- Regular risk monitoring, even daily if desired
- Suitability test for sale and purchase decisions
- Comprehensible reporting and recording of your investment decisions
- Strategy review via market scenarios

Advisory services and management

- Personal advice tailored to your needs
- Access to investment specialists
- Strategic discussion of your portfolio available at any time
- Personal notification should any opportunity to optimise the portfolio arise
- Tax documents

Optimisation and performance

- Portfolio optimisation using innovative information technology
- Investment proposals should deviations from your investment strategy arise
- Regular reallocation recommendations aimed at significantly improving your portfolio's income and risk
- Review of your investments against current sale recommendations
- Detailed analysis of the current and target portfolios
- Tactical investment recommendations upon client request



LLB Consult

Security conscious – First-class advice

LLB Consult guarantees you personal investment advice. Alongside that, regular monitoring minimises the risks in your portfolio. Should we notice deviations from your personal investment strategy, we will actively notify you and offer you concrete recommendations. Then we will implement the investment decision you make.

Security and monitoring

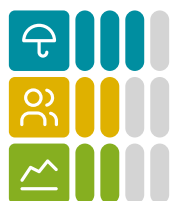
- Personal investment strategy
- Regular risk monitoring of your strategy
- Suitability test for sale and purchase decisions
- Comprehensible reporting and recording of your investment decisions
- Strategy review via market scenarios

Advisory services and management

- Individual, personal advice
- Optional annual strategic discussion of your portfolio
- Investment recommendations via your preferred communication channel, if action is required
- Tax documents

Optimisation and performance

- Portfolio optimisation using innovative information technology
- Investment recommendations should deviations from your investment strategy arise



LLB Basic

Personal – Partnership-based support

As an investor, you make long-term investment decisions. LLB Basic gives you access to professional advice. Upon request, we offer you an annual strategic portfolio meeting, where we can show you what options you have for optimising your investments.

Security and monitoring

- Standardised investment strategy
- Comprehensible reporting and recording of your investment decisions
- Strategy review via market scenarios

Advisory services and management

- Personal consulting team
- Optional annual strategic discussion of your portfolio, including investment recommendations
- Tax statements for Liechtenstein / Switzerland

Optimisation and performance

- Portfolio optimisation using innovative information technology
- Investment recommendations should deviations from your investment strategy arise



03 Tailor-made

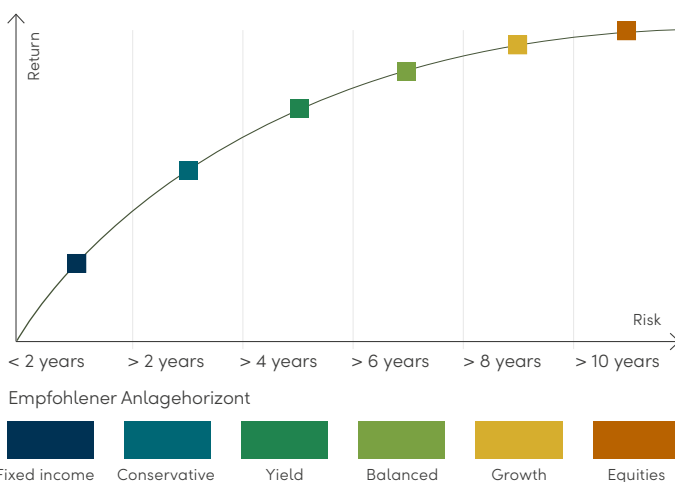
Our advisory service Innovation and know-how

1 Understanding your situation

Identifying your personal investor profile means understanding your individual needs and wishes. We also take into account your sustainability preferences and your financial objectives and circumstances.

Investment success is 80 per cent dependent on the strategy chosen. Our experience shows that investor needs are normally concentrated among a small range of certain risk / return profiles. Therefore, we offer six investment strategies – risk-controlled in the reference currencies of the Swiss franc, euro and US dollar.

Investor profile²

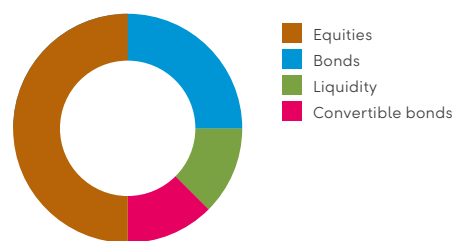


2 Designing your strategy

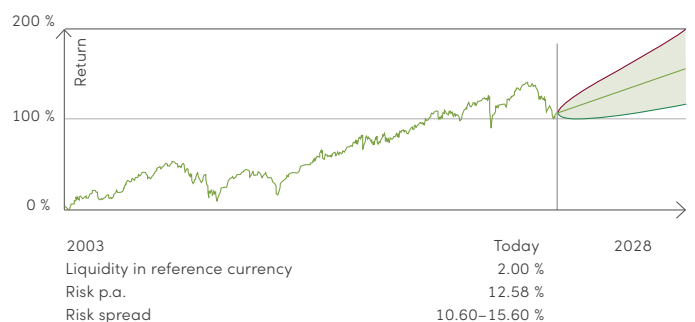
We take individual preferences into account in terms of markets, currencies and other factors. We visualise your investment strategy for you, simply and comprehensibly.

We can show you an interactive demonstration of the way your assets would have developed during historical market events. Test how well your strategy would have performed against alternative investment strategies in a previous economic crisis.

Individual investment strategy



Historical performance



² Schematische Darstellung.



3 Implementing your strategy

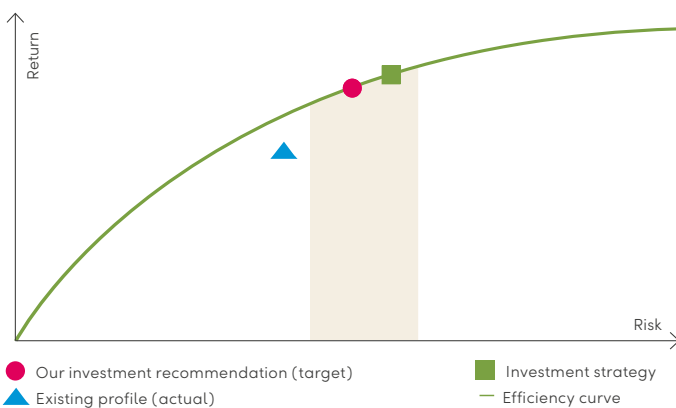
You receive a tailored investment recommendation, aiming to strike the ideal balance between risk and return. We base it on your personal investor profile, your sustainability preferences, your individual wishes and the bank's market analyses and recommendations.

The investment recommendation gives a clear and understandable description of our suggestions for optimising your portfolio. It forms the ideal basis for your decision.

4 Monitoring your strategy

We use innovative technology for the regular and systematic monitoring of your portfolio. If we think action needs to be taken, we send you a new, updated investment recommendation. That way, you can minimise your risk and take advantage of market opportunities.

Portfolio optimisation



Compliance with investment strategy



Cluster risk



Issuer concentration



Compliance with sustainability preferences



Your expectations Our performance

Individual and tailored

We review your individual situation with you and then, step by step, design the appropriate investment strategy. It is up to you which of our three easily understandable LLB Invest advisory models you prefer.

We notify you on an ongoing basis if we notice any deviations from the strategy specified. And we make investing straightforward for you. With LLB Comfort, we provide comprehensive and optimal management for your assets. The LLB Consult and LLB Expert models offer you our specific, tailored investment recommendations, which you can then implement quickly and conveniently.

With LLB Expert and LLB Comfort, you can also obtain assistance from our investment specialists on specific questions.

Expertise and technology

Investment recommendations from LLB's strategic investment advisory services and Asset Management Department are based on the Asset Management team's know-how. They have many years of experience in managing the assets of both private and institutional investors. Asset Management concentrates its resources on the most significant liquid core markets in terms of equities and bonds.

We use our own multi-award-winning quant / value approach for the selection of portfolio assets. As an active manager, Asset Management focuses on benchmarks – aiming to beat them in our many own funds or mandates. Those responsible for asset allocation, portfolio and risk management, and reporting are assisted by the most up-to-date infrastructure with pioneering financial technology.

Powerful software analyses and monitors your portfolio on a continual basis. Programs use sophisticated mathematical techniques to increase portfolio efficiency by assessing the risk factors of individual financial instruments. They automatically take account of specific parameters and restrictions.

Available any time and anywhere

Thanks to digital channels, you can keep on top of your assets and track their performance with us at any time. With spontaneous sale and purchase decisions, automatic checks are made to assess their effects on your chosen strategy's optimal portfolio.

Sustainable investment out of conviction

We offer our investment advisory and asset management mandates with various levels of sustainability orientation. We distinguish between "ESG" and "ESG+" in the implementation of our strategies. In addition to established criteria such as return, security and liquidity, environmental (E), social (S) and governance (G) characteristics are also specifically taken into account for our investment decisions. With "ESG+", in addition to the above criteria, investment products are selected that make a concrete contribution to achieving environmental goals.

Our aspiration is to act responsibly and create value – for our company, society and the environment. Further information on sustainability can be found at: llb.li/en/private/investing/llb-invest/sustainable-investment

Transparency and fairness

LLB Invest offers attractive and innovative pricing models. Our claim of fair and transparent pricing is backed up by our pricing options: flat all-in fee or even, on request, performance-related conditions (LLB Comfort).

We also waive trailer fees (retrocessions) on LLB funds, which means that our fund prices are significantly more attractive. LLB passes on to its clients the full amount of trailer fees received for third-party funds.

Thanks to our simple pricing structures, you can understand the conditions at a glance.



05 Contact

We are happy to assist you



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