

Cost Transparency Information MiFID II

The following illustration exemplifies the costs and fees in connection with a securities investment and the resulting impact on the possible return on investment. The illustration contains notional rates of return, investment amounts and investment horizons as well as notional interest rates and assumed capital gains. The indicated values are for informational purposes only without consideration of the actual investment amount and individually customized fees and charges. Actual costs may differ from the stated values

Please note that additionally incurring taxes, e.g. individual tax rates are not taken into account. Investments and transactions in securities generate costs, which directly impact the return on the investment. The purpose of the following illustration is to enable our clients to evaluate a possible investment based on a total cost calculation.

The actual costs incurred may differ from the illustrated costs. The illustration is based on our current charges and conditions schedule. Our clients will receive an annual statement itemizing the actual costs incurred based on the actual investments and transactions over the year.

Please note: The following illustration is an assumption and is for informational purposes only. For detailed information about how these costs and fees affect your personal account and the specific risks of an investment please contact one of our advisors.

(Effective 12/2017).

Example Investment Funds CHF (transaction based fee model)

Type	Buy
Currency	CHF
Number	100
Position	Domestic Funds
Market Place	Bank Vontobel AG, Zurich
Price	110.00
Amount	CHF 11'000.00

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Initial Sales Charge	3.00%	330.00			0.50%	55.00
Deposit Fee	0.25%	27.50	0.25%	27.50	0.25%	27.50
Foreign Costs	blanket	25.00			blanket	25.00
Product Costs	0.95%	104.50	0.95%	104.50	0.95%	104.50
Taxes / Duties	0.075%	8.25			0.075%	8.25
Total Expenses	4.275%	495.25	1.20%	132.00	1.775%	220.25

Example Investment Funds CHF (All-In-Fee)

Type	Buy
Currency	CHF
Number	100
Position	Domestic Funds
Market Place	Bank Vontobel AG, Zurich
Price	110.00
Amount	CHF 11'000.00

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Initial Sales Charge	0.00%	-			0.00%	-
All-In-Fee	1.00%	110.00	1.00%	110.00	1.00%	110.00
Foreign Costs	blanket	25.00			blanket	25.00
Product Costs	0.95%	104.50	0.95%	104.50	0.95%	104.50
Taxes / Duties	0.075%	8.25			0.075%	8.25
Total Expenses	2.025%	247.75	1.95%	214.50	2.025%	247.75

Example Investment Funds EUR (transaction based fee model)

Type	Buy
Currency	EUR
Number	100
Position	Foreign Funds
Market Place	Raiffeisenbank International AG, Vienna
Price	125.00
FX-Rate	1.1595
Amount	CHF 14'493.75

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Initial Sales Charge	3.00%	434.81			0.50%	72.47
Deposit Fee	0.25%	36.23	0.25%	36.23	0.25%	36.23
Foreign Costs	blanket	28.99			blanket	28.99
Product Costs	0.95%	137.69	0.95%	137.69	0.95%	137.69
Taxes / Duties	0.15%	21.74			0.15%	21.74
FX	1.00%	144.94			1.00%	144.94
Total Expenses	5.35%	804.41	1.20%	173.93	2.85%	442.06

Example Investment Funds EUR (All-In-Fee)

Type	Buy
Currency	EUR
Number	100
Position	Foreign Funds
Market Place	Raiffeisenbank International AG, Vienna
Price	125.00
FX-Rate	1.1595
Amount	CHF 14'493.75

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Initial Sales Charge	0.00%	-	0.00%	-	0.00%	-
All-In-Fee	1.00%	144.94	1.00%	144.94	1.00%	144.94
Foreign Costs	blanket	28.99			blanket	28.99
Product Costs	0.95%	137.69	0.95%	137.69	0.95%	137.69
Taxes / Duties	0.15%	21.74			0.15%	21.74
FX	1.00%	144.94			1.00%	144.94
Total Expenses	3.10%	478.30	1.95%	282.63	3.10%	478.30

Example Share CHF (transaction based fee model)

Type	Buy
Currency	CHF
Number	100
Position	Domestic Share
Market Place	SIX Swiss Exchange
Price	85.00
Amount	CHF 8'500.00

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Commission	1.45%	123.25			1.45%	123.25
Deposit Fee	0.25%	21.25	0.25%	21.25	0.25%	21.25
Foreign Costs	0.06%	5.10			0.06%	5.10
Taxes / Duties	0.075%	6.38			0.075%	6.38
Total Expenses	1.775%	155.98	0.25%	21.25	1.775%	155.98

Example Share CHF (All-In-Fee)

Type	Buy
Currency	CHF
Number	100
Position	Domestic Share
Market Place	SIX Swiss Exchange
Price	85.00
Amount	CHF 8'500.00

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Commission	0.00%	-			0.00%	-
All-In-Fee	1.00%	85.00	1.00%	85.00	1.00%	85.00
Foreign Costs	0.06%	5.10			0.06%	5.10
Taxes / Duties	0.075%	6.38			0.075%	6.38
Total Expenses	1.075%	96.48	1.00%	85.00	1.075%	96.48

Example Share EUR (transaction based fee model)

Type	Buy
Currency	EUR
Number	100
Position	Foreign Share
Market Place	Xetra
Price	90.00
FX-Rate	1.1595
Amount	CHF 10'435.50

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Commission	1.45%	151.31			1.45%	151.31
Deposit Fee	0.25%	26.09	0.25%	26.09	0.25%	26.09
Foreign Costs	0.10%	10.44			0.10%	10.44
Taxes / Duties	0.15%	15.65			0.15%	15.65
FX	1.00%	104.36			1.00%	104.36
Total Expenses	2.85%	307.85	0.25%	26.09	2.85%	307.85

Example Share EUR (All-In-Fee)

Type	Buy
Currency	EUR
Number	100
Position	Foreign Share
Market Place	Xetra
Price	90.00
FX-Rate	1.1595
Amount	CHF 10'435.50

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Commission	0.00%	-			0.00%	-
All-In-Fee	1.00%	104.36	1.00%	104.36	1.00%	104.36
Foreign Costs	0.10%	10.44			0.10%	10.44
Taxes / Duties	0.15%	15.65			0.15%	15.65
FX	1.00%	104.36			1.00%	104.36
Total Expenses	2.15%	234.80	1.00%	104.36	2.15%	234.80

Example Bond CHF (transaction based fee model)

Type	Buy
Currency	CHF
Nominal Value	50000
Position	Domestic Bond
Market Place	SIX Swiss Exchange
Price	100.20
Amount	CHF 50'100.00

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Commission	1.15%	576.15			1.15%	576.15
Deposit Fee	0.25%	125.25	0.25%	125.25	0.25%	125.25
Foreign Costs	0.08%	40.08			0.08%	40.08
Taxes / Duties	0.075%	37.58			0.075%	37.58
Total Expenses	1.475%	779.06	0.25%	125.25	1.475%	779.06

Example Bond CHF (All-In-Fee)

Type	Buy
Currency	CHF
Nominal Value	50000
Position	Domestic Bond
Market Place	SIX Swiss Exchange
Price	100.20
Amount	CHF 50'100.00

Expenses p.a.	First year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	%	CHF
Commission	0.00%	-			0.00%	-
All-In-Fee	1.00%	501.00	1.00%	501.00	1.00%	501.00
Foreign Costs	0.08%	40.08			0.08%	40.08
Taxes / Duties	0.075%	37.58			0.075%	37.58
Total Expenses	1.075%	578.66	1.00%	501.00	1.075%	578.66

Example Bond EUR (transaction based fee model)

Type	Buy
Currency	EUR
Nominal Value	50000
Position	Foreign Bond
Market Place	Frankfurt
Price	100.50
FX-Rate	1.1595
Amount	CHF 58'264.88

Expenses p.a.	1st year of investment		1st year of investment		Further years of investment	
	%	CHF	%	CHF	%	CHF
Commission	1.25%	728.31			1.25%	728.31
Deposit Fee	0.25%	145.66	0.25%	145.66	0.25%	145.66
Foreign Costs	0.15%	87.40			0.15%	87.40
Taxes / Duties	0.15%	87.40			0.15%	87.40
FX	1.00%	582.65			1.00%	582.65
Total Expenses	2.65%	1'631.42	0.25%	145.66	2.65%	1'631.42

Example Bond EUR (All-In-Fee)

Type	Buy
Currency	EUR
Nominal Value	50000
Position	Foreign Bond
Market Place	Frankfurt
Price	100.50
FX-Rate	1.1595
Amount	CHF 58'264.88

Expenses p.a.	Firs year of investment		Further years of investment		Year of sell	
	%	CHF	%	CHF	in %	CHF
Commission	0.00%	-			0.00%	-
All-In-Fee	1.00%	582.65	1.00%	582.65	1.00%	582.65
Foreign Costs	0.15%	87.40			0.15%	87.40
Taxes / Duties	0.15%	87.40			0.15%	87.40
FX	1.00%	582.65			1.00%	582.65
Total Expenses	2.15%	1'340.09	1.00%	582.65	2.15%	1'340.09