

„PUTTING MY HARD-EARNED CASH IN SOME BANK ACCOUNT HOLDS NO INTEREST FOR ME!“



The Classic Global Equity Fund uses a value investment strategy. This means that the fund managers of BWM look for stocks that are very undervalued – they buy the franc for 60 centimes. This creates high earnings potential as well as a margin of safety against negative developments. And the fund managers sit in the same boat as you, because they have invested all of their own money in the Classic funds.

WE CUT NO CORNERS CARVING OUT ADVANTAGES FOR YOU.

- You can open your fund saving plan account simply and online.
- You determine how much and how often you pay into our fund. You are also free to make one-time payments.
- Our low-cost fund saving plan involves no unnecessary minimum fees.
- Since its foundation in 1997, BWM AG has posted outstanding, prize-winning performance as an asset manager.
- For you, weak market phases are good news: you buy more units when prices are low and fewer when they're high.
- Thanks to value investing, you generate long-term incremental returns.
- You are never under any obligation. And you can draw out your money at any time you wish.

REGISTER

1

ONLINE ACCOUNT

Open your fund saving plan account with our long-standing partner, the Liechtensteinische Landesbank (LLB), who also manage BWM's fund saving plan account.

2

IDENTIFICATION

LLB's identification process is video-supported and accessible weekdays from 8 am to 5.30 pm. If your computer is not equipped with a camera, simply contact us.

3

ACTIVATION

You will then receive pre-filled documents that you can simply sign and return to us. After that, your account's IBAN will be sent to you by post.

PROFIT

4

ACTION

Transfer as much money as often as you wish to your fund saving plan account. Your best bet is to arrange a standing order with your bank: after all, there's nothing to beat consistency. Transfers of as little as 50 Swiss francs are invested automatically in the fund.

5

TAKE-OFF

From now on, you stand to profit from the potential of the equity markets and over the years use your savings to build up real assets. Thanks to the long-term return on stocks, the compound interest effect and the incremental returns generated through value investing.

6

RETURNS

The surest guarantee of success for value investors is patience. You stand to make attractive returns if you think in the long term and invest with the same perspective. After all, what could be better than looking forward to attractive gains.

TERMS AND CONDITIONS**Account management fees**

none

Account interest rates

Credit: 0.00%

Debit*: 0.00%

Custody fees

0.10% p.a. (no minimum charge)

Transaction fees

0.50% of equivalent value (no minimum charge)

Issuing commission in favour of the fund assets

0.30% of the equivalent value

Redemption commission in favour of the fund assets

0.30% of equivalent value

* For debits of CHF 50 or more, funds are automatically redeemed to cover the deficit.

The standing order to your bank to transmit funds to LLB stays within the CHF-currency area and thus counts as a domestic payment. Please note that LLB charges a fee of CHF 100 for closing a fund savings account. Also, there is a fee of CHF 150 for transferring fund units from LLB to another bank. For all other fees, please consult the current conditions of the LLB.