

WEALTH MANAGEMENT

Asset management agreements



Leave the heavy lifting to us. Our range of asset management agreements is designed so that BCV's qualified experts can manage your whole portfolio from A to Z.

A solution that fits your investment needs

With the help of your dedicated Private Banking advisor, you will select the solution that best fits your investment horizon, risk appetite, and desired return.

At BCV, we offer nine investment strategies that cover five risk profiles and two distinct investment styles. The style you choose will depend on how prepared you are to tolerate fluctuations in the value of your investments when the markets are volatile or down.

Profile	Obligations (Bonds)	Revenu (Income)	Équipondéré (Balanced)	Dynamique (Dynamic)	Actions (Equities)
Semi-active strategies	Obligation management agreement	Revenu management agreement	Équipondéré management agreement	Dynamique management agreement	Actions management agreement
Active strategies	Sécurité management agreement	Défensif management agreement	Balancé management agreement	Offensif management agreement	

Semi-active investment strategies are based on a benchmark asset allocation that fits your investment profile. We optimize exposure to the various asset classes without deviating substantially from the benchmark. Our asset managers aim to outperform the benchmark index through tactical allocation and careful asset selection.

With an active investment strategy, we focus on keeping the portfolio's risk within a set range. We aim to limit any declines in the value of your investments while maintaining exposure to market rallies by adjusting the asset allocation more frequently in response to market movements.

Services included in BCV's asset management agreements	Semi-active agreements	Active agreements
Investment strategy		
Determining your investment profile and strategy	✓	
Number of solutions you can choose from	5	4
Managing your agreement		
Base currencies	CHF, EUR, USD	CHF, EUR
Minimum recommended investment	CHF 500,000	
Frequency of investment decisions (portfolio adjustments)	Monthly	Twice monthly
Open architecture	✓	
ESG integration	✓	
Risk monitoring and performance reporting		
Portfolio risk monitoring	Daily	
Performance report (hard copy)	Annually	
Digital performance report	Daily	
Fees*		
Management fee	0.40% - 1.30%	0.45% - 1.20%
Minimum annual fee	CHF 2,500 - 4,500	CHF 2,500 - 4,000
Administration fee	0.27%	
Transaction fee	All-in fee	No fee

*Ask your advisor for the detailed fee schedule



Banque Cantonale Vaudoise
Case postale 300
1001 Lausanne

www.bcv.ch

For more information, visit:
www.bcv.ch/en/mandats

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