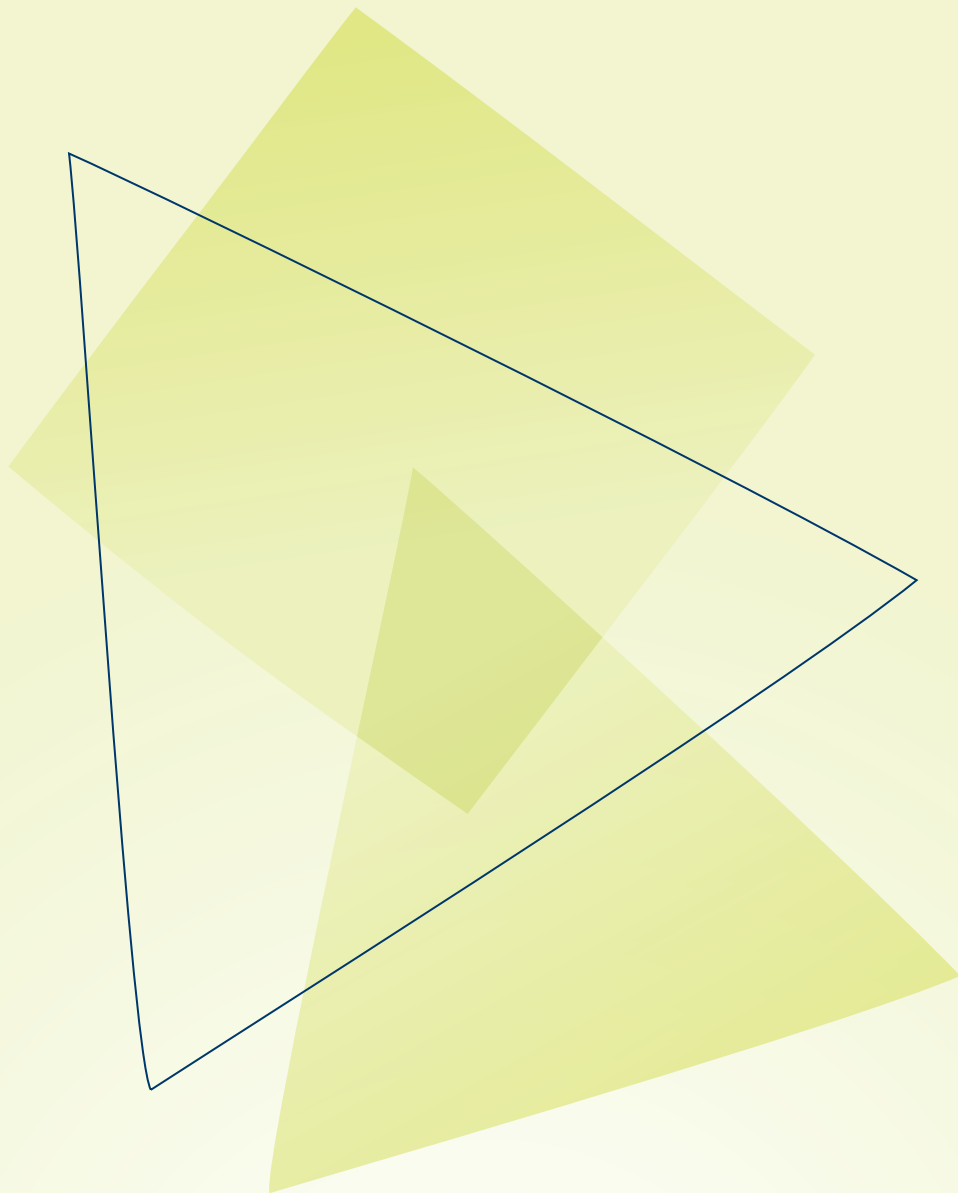
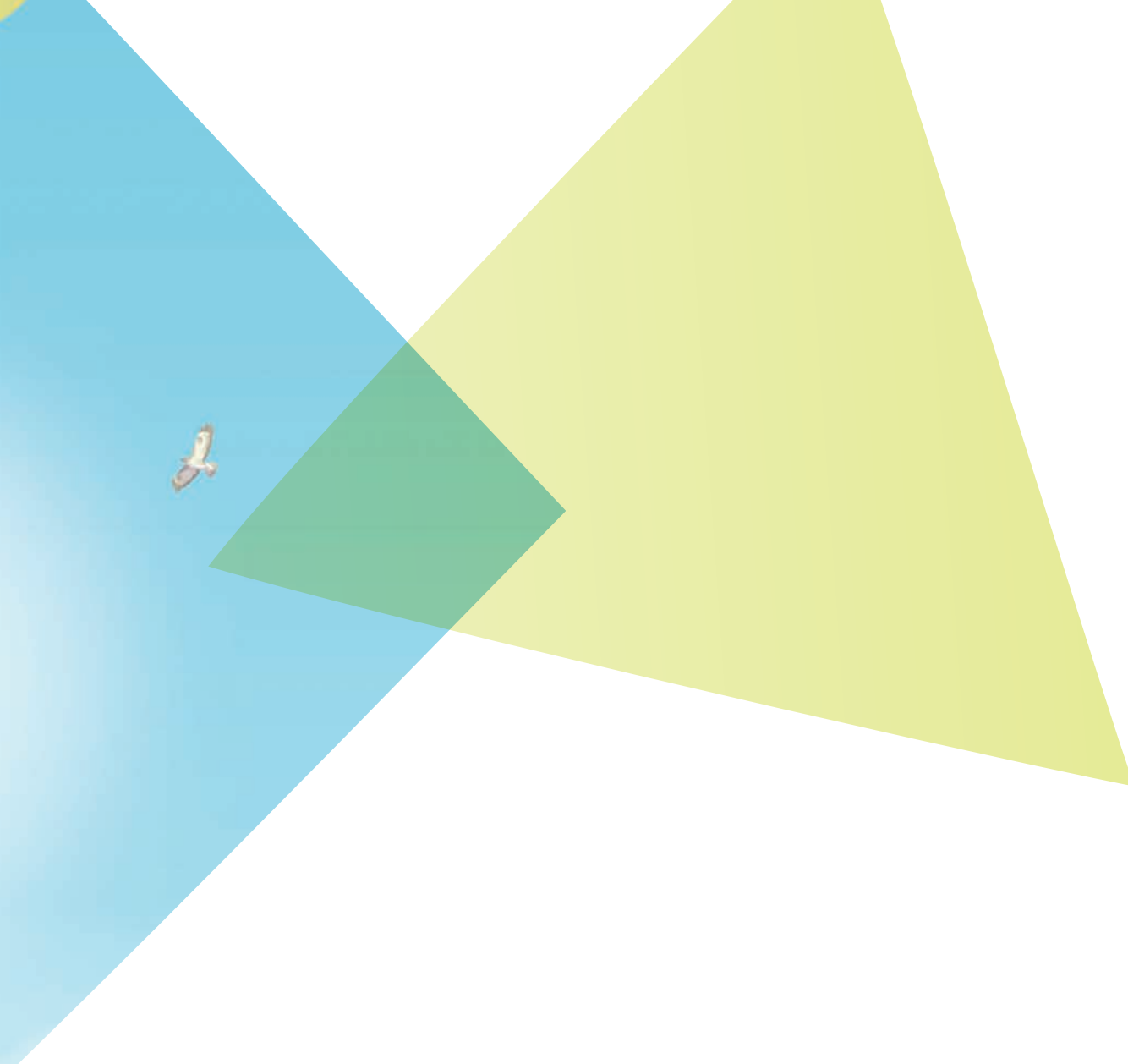


VP Bank Ltd · Valid from June 2025

Your goals, our solutions







Dear Reader

We use all our senses to help you and your assets. We listen, get a feel for your needs and keep our eyes on your goals. All this and more is combined in our VP Sensa advisory solution. VP Sensa not only lays the foundation for your plans and financial needs; it also puts you, as the client, at the centre of our goal-oriented advisory approach.

Find out on the following pages why VP Bank is the right partner to meet your high expectations. We not only ask the right questions to better understand your needs; we also have a keen sense for the right solutions. Because whatever your needs, we combine our advisory solution VP Sensa with our modular solutions VP Vida and VP Auda.

Sense the difference for yourself, and let's work towards achieving your goals together - with us as your banking partner.

Your VP Bank

Our advisory approach

You are at the centre. Our advice is orientated entirely towards you and your financial goals.

For us, comprehensive advice is more than a buzzword. We view it as a thorough understanding of your situation, identifying your key goals together and finding the right strategies and solutions.

Your situation

Before we discuss your goals, we want to understand you and your situation. This goes beyond your personal and professional circumstances as well as your financial situation, and it includes your values and preferences. Talk to us about your expectations and your idea of a successful relationship.

Your goals

What does quality of life mean to you? What are your plans for the future? Together, we will define your financial goals, prioritise them and divide your financial means across these goals.

Your strategy

Not every goal is the same. For this reason, the same investment strategy should not be selected for each goal. Based on your situation, we will work together to find the right path for each of your goals.

Our solutions

Once the strategies are defined, we will be happy to help you select the appropriate investment solution. If you're open to advice but would prefer to handle things yourself, our VP Auda advisory solutions would be right for you. If you would rather delegate and relax, we can offer a wide range of wealth management mandates with VP Vida.

Your progress

Are you on track? We keep your goals in our sights and continuously monitor whether you are on course with your assets. Have your plans changed? We will show you what that means and which adjustments are necessary.



Our investment process

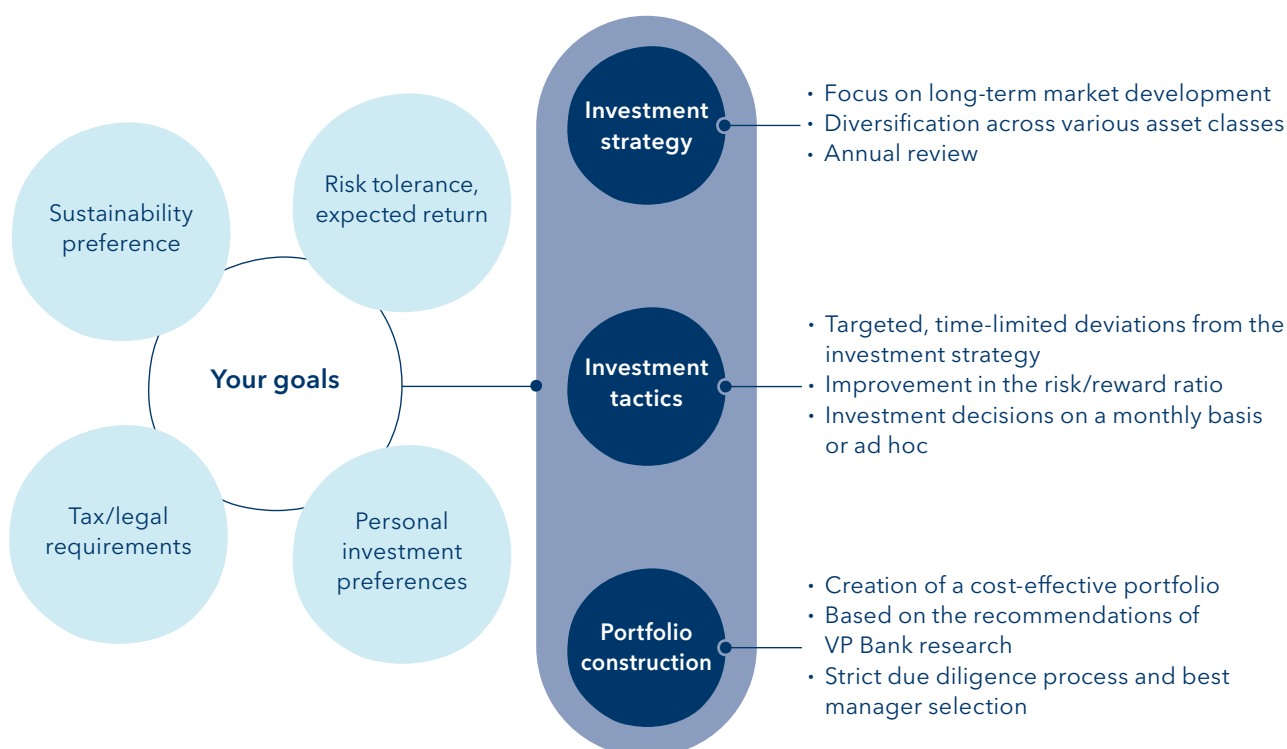
We apply a structured, disciplined investment process that provides space to respond to unforeseen events.

Whether investors achieve their financial goals depends on the chosen investment strategy and how it is implemented. Far too often, “strategic” is confused with “static” in investing. A portfolio should be reviewed regularly.

The investment process applied by VP Bank distinguishes between the **investment strategy** and investment tactics. Our Investment Strategy Committee (ISC) meets twice a year and decides on the investment strategy, which defines the long-term composition of the portfolio and typically has a time horizon of several years.

Investment tactics are handled by the Investment Tactics Committee (ITC). This body meets every month or whenever necessary in the event of extraordinary market events. During its meetings, the ITC decides on short- and medium-term deviations from the investment strategy to reduce risks in the portfolio or improve the return prospects. The bank’s current opinion with regard to investments can be found in our publication *Our View*.

How do we find the path to your goals?



Your goals as the foundation

Our modular product world enables to us apply a targeted advisory approach. Based on your life plans, together we choose the right combination to help you achieve your goals as effectively as possible.



VP Vida

Let experts manage your assets while you lean back and enjoy your life.

Custom

Advanced

Essential

Go

VP Auda

We advise you in depth so that you can make the right investment decisions.

Custom

Advanced

VP Sensa

Do you have the right financial solutions for your life goals? Our fully-fledged activation package provides you with the basis for your financial comfort.

Whether you delegate the management of your assets to us, make the investment decisions yourself or favour a variety of different solutions is secondary. What matters is the right mixture.





VP Vida – wealth management

Delegate and relax – benefit from VP Bank’s investment expertise and sit back as your wealth is invested professionally with us.

Would you prefer to take care of other things and let our experts handle wealth management? Then a wealth management mandate is just right for you. You can choose from a range of different mandates:

VP Vida Go

This mandate is your path to diversified wealth management. Your assets are aligned monthly based on the chosen investment strategy. This sees inflows automatically invested in low-cost investment products such as ETFs.

VP Vida Essential

The mandate’s investment strategy is implemented using funds. As well as providing broad scope for diversification, funds also make it possible to respond quickly to new market situations.

VP Vida Advanced

Would you also like to have direct investments in your portfolio in addition to funds? Not to worry. Your portfolio manager has access to all the equity and bond recommendations of our research team.

VP Vida Custom

The right mandate solutions for you are as individual as your goals. VP Vida Custom can be tailored to accommodate your individual requirements, whether in the investment strategy or your wishes regarding its implementation.

With VP Vida Essential, Advanced and Custom, you enjoy the following advantages:

- Wealth management in accordance with VP Bank’s market view
- Continuous monitoring of the financial markets
- Consideration of ESG risks and opportunities
- Professional risk management
- Access to the VP Bank research portal
- Personal support and performance reports from your client advisor or portfolio manager

No matter which option you choose, our portfolio managers always invest your assets according to your expectations and preferences. Our research team will help you keep an eye on developments in the economy and the financial markets, allowing you to draw your own conclusions. In addition, our investment committee, chaired by our Chief Investment Officer, meets at least once a month to make decisions on tactical portfolio allocation. You can find our assessment of the various asset classes in our monthly publication *Our View*.

We take calculated risks to generate returns by ensuring a robust portfolio. This is why your assets are broadly diversified. We hedge currency risks and only select the best financial instruments.

Our VP Vida mandate lines are also available as **Sustainable Plus**. This makes them particularly well suited to investors who wish to align their investments with ESG and be involved in setting the focus areas.



Strategy Funds give you the opportunity to utilise VP Bank’s investment expertise even with smaller investment sums. You benefit from our active investment approach combined with comprehensive risk monitoring.





VP Auda – investment consulting

Listen, sound out and act – we are here to help you achieve your financial goals with advice and assistance. You decide how much support you want from us.

Our investment advisory solutions cover the entire spectrum of a professional investment advisory service. We use needs-based solutions to implement your investment strategy. Regular risk monitoring for your investments is just as much a priority as providing access to investment ideas and specialists. In line with your needs, you can choose between two different advisory packages:

VP Auda Advanced

You share information personally and proactively with your client advisor and seek advice at regular intervals.

When selecting promising investments and investment ideas, your client advisor draws on VP Bank's in-house research. We regularly monitor your portfolio and contact you if action needs to be taken.

Are you fascinated by what happens on financial markets, and would you also like to keep yourself informed? On our client portal, we offer you direct access to the views of our analysts and strategists as well as digital solutions.

VP Auda Custom

You would like advice that is tailored to your individual needs.

Since you follow the events on financial markets closely, you are looking to share your views with specialists. For this reason, you receive direct support from an investment consultant in addition to access to your client advisor.

We advise you on choosing the optimal investment strategy for you and are happy to take into account your specific, individual requirements. Thanks to regular contact with your investment consultant, you benefit from tactical opportunities. We discuss your ideas and help you implement them. You have access to a broad product universe that includes individual securities, collective investment schemes and derivatives. We monitor your portfolio continuously and promptly inform you of any developments when necessary.

Your benefits at a glance

- Strategy-based advice in a portfolio context
- Investment ideas and recommendations based on changing market situations
- Regular portfolio monitoring
- Access to the VP Bank research portal
- Personal support from client advisors and investment consultants

Our sustainability approach

ESG risks and opportunities are taken into account as an integral part of our investment and advisory process. Our in-house investment process lays the foundation for this.

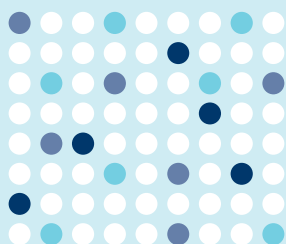
We have developed the VP Bank Sustainability Score (VPSS) to determine ESG risks and opportunities as an integral part of the investment process. It provides transparency and creates the basis for systematically identifying opportunities and risks in the portfolio.

The ESG rating provided by a sustainability specialist is used as a starting point for the analysis. If a company shows progress in its ESG rating (known as ESG momentum), this is reflected in a higher score. A company that contributes to the achievement of the 17 Sustainable Development Goals (SDGs) of the United Nations receives additional points in the SDG and Impact Score. But those with controversial business practices are downgraded.

This also happens when a company pursues business activities that are problematic from a sustainability point of view.

The VPSS determined in this way is taken into account in the selection of equities, bonds and funds. Both the individual investment instruments and the entire portfolio must meet minimum standards. A certain minimum average value must also be achieved in portfolio construction.

We offer transparency for your portfolio



Exclude poor investments

Companies that do not receive an ESG rating of "BB" or above are excluded. This reduces ESG risks.



Positive selection

We assess a company's sustainability profile using five dimensions, based on our proprietary VP Bank Sustainability Score (VPSS).



Portfolio view

A portfolio is more than the sum of its individual investments. This is why we set store by a portfolio's overall evaluation.

Zero compromises

Sustainable investments do not lead to worse performance.

Our view of the financial markets

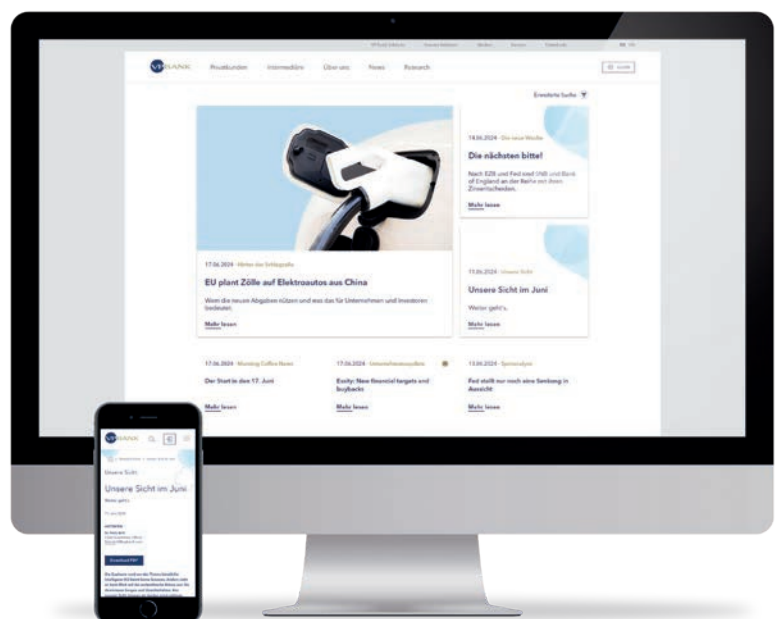
Would you like to know what is happening on the financial markets and get investment ideas? We help you with Our View and offer investment ideas on our research portal.

As your financial experts, we monitor the financial markets continuously. We assess the developments and analyse trends. Naturally, we share our view of the markets with you. That is why we have created a research portal where you can read our latest publications.

We offer a wide range of research and can also send you our reports directly. This ranges from daily or weekly newsletters to the monthly assessment of individual asset classes and our investment magazine, Telescope. We also provide investment ideas on individual topics for each asset class. Our analysis of individual securities covers four equity regions as well as bonds in the major currencies. This is complemented by our fund expertise.

What we offer:

- Current views on market trends in different asset classes and commentaries on the prevailing economic situation
- Direct access to analyses and updates
- Investment ideas according to various topics
- Investment recommendations for equities, bonds and funds within the VP Bank universe
- Individual fact sheets on equities and funds
- Search function for topics
- Extensive filter options for individual securities and funds
- Convenient, direct access via the client portal



Your contact – wherever you may be

VP Bank Ltd is a bank domiciled in Liechtenstein and is subject to supervision by the Financial Market Authority (FMA) Liechtenstein, Landstrasse 109, 9490 Vaduz, Liechtenstein, www.fma-li.li

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Signatory of:



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