VP Bank (Luxembourg) SA, VP Bank (Switzerland) Ltd · Valid from November 2026

# Your goals, our solutions



VP BANK





# Dear reader

We engage all our senses to understand you and your assets. We listen, anticipate your needs and keep our eyes on your goals. At the heart of this approach is VP Sensa, our goal-oriented advisory solutions designed to place you at the centre of everything we do.

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.

Experience 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. This goes beyond your personal, professional and financial situations and 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 align your financial means across these goals.

### Your strategy

Every goal is unique, therefore each investment strategy should be individually adapted to the specific objective. Based on your situation, we will work together to find the right path for each of your goals.

### Our solutions

With the investment strategies defined, we will be happy to help you select the investment solutions that best fit your needs. 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 to achieve your goals? We continuously monitor your portfolio so it aligns with your goals. As your circumstances change, we review and make adjustments so you remain on course.



# Our investment process

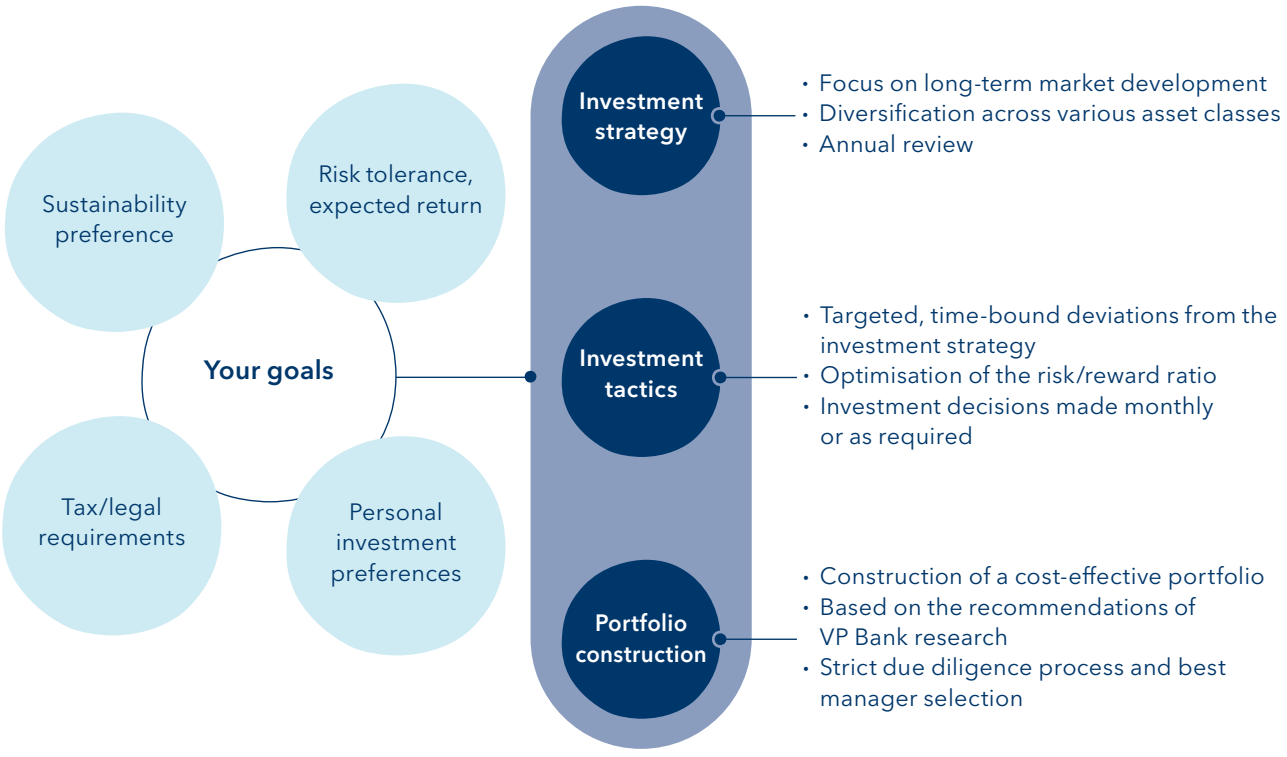
## We apply a structured, disciplined investment process that remains flexible enough to respond to unforeseen events.

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.

At VP Bank, we distinguish between **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 help you achieve 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

### 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 – everage VP Bank's investment expertise and have your assets managed professionally.

Would you prefer to focus on your priorities while our experts manage your wealth? VP Vida offers you exactly that. You can choose from a range of different mandates:

### 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 personalised as your goals. VP Vida Custom can be tailored to accommodate your specific requirements, whether in the investment strategy or your wishes regarding its implementation.

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

- Professionally managed investments aligned with VP Bank's market view
- Continuous monitoring of the financial markets
- Consideration of ESG risks and opportunities
- Active risk management
- Access to the VP Bank research portal
- Personal support and performance reports from your client advisor or portfolio manager

Whichever option you choose, our portfolio managers invest your assets in line with your expectations and preferences. Supported by our research capabilities, you remain well-informed about developments in the economy and financial markets, empowering you to make well-founded decisions.

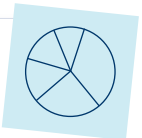
Our Investment Committee, chaired by our Chief Investment Officer, meets at least monthly to make timely tactical allocation decisions. You can also stay up-to-date with our latest market views through our monthly publication, Our View.

We take a disciplined and measured approach through broad diversification, hedging of currency risks, and a rigorous selection of best-in-class financial instruments, to build robust portfolios.

Our mandate lines are also available in "**Plus**" variants for which sustainability factors play a greater role in investment decisions.



**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.

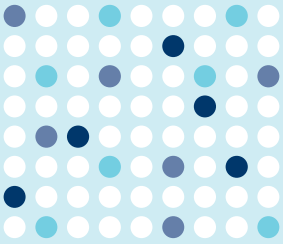
Our proprietary VP Bank Sustainability Score (VPSS) helps determine ESG risks and opportunities as an integral part of the investment process. It provides transparency and creates the basis for systematically identifying opportunities and risks in the portfolio.

The ESG rating provided by a sustainability specialist is used as a starting point for the analysis. Companies demonstrating strong ESG momentum are rewarded with higher scores. Those contributing to the United Nations' 17 Sustainable Development Goals (SDGs) receive additional recognition through our SDG and Impact Score.

Conversely, companies with controversial business practices are carefully evaluated and reflected accordingly in our scoring. 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**



**Exclusion approach**
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. We therefore place strong emphasis on evaluating it as a whole.

**Zero compromises**
We believe sustainable investments and performance can go hand-in-hand.

# Our view of the financial markets

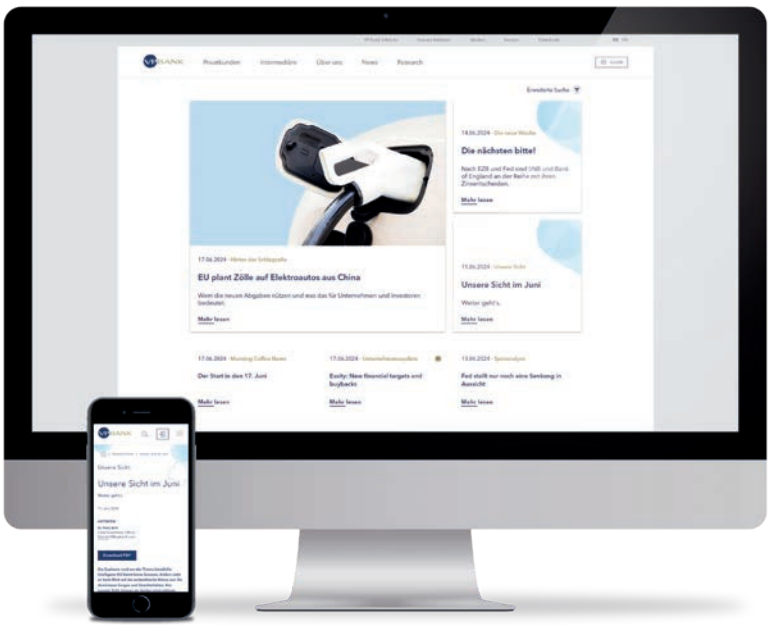
## Would you like to know what is happening on the financial markets and get investment ideas? We help you with Our View and offer investment ideas on our research portal.

As your trusted financial partner, we continuously monitor global markets, assess developments, and identify emerging trends. We distil complex information into clear, actionable insights and share our perspectives with you through our dedicated research portal.

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 on our research portal:**

- 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
- Intuitive search function to explore topics of interest
- 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

## International bank locations

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|---|---|
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UN environment programme | finance initiative
Principles for Responsible Banking

*Signatory of:*
PRI Principles for Responsible Investment

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