

Digital Investment Management Mandate



Our investment management mandate is the perfect solution for you if you want our experts to manage your investments while focusing on the sustainability topics or goals you care about. Guided by our core values of sustainability and transparency, our investment management mandate helps you invest your money in financial instruments designed to generate long-term returns while contributing to the achievement of the 17 UN Sustainable Development Goals (SDGs).

Product features

Type: Investment management mandate

Availability: Purely digital and available 24/7 mobile

Reference currency: CHF

Minimum investment: CHF 1'000

Foreign currencies: Investments may be affected by foreign currency fluctuations (e.g. EUR, USD, GBP, JPY)

Fees: Transparent annual fees (details on page 4)

- ✓ All investment components with an impact-oriented sustainability approach from a single source
- ✓ Investment process with a focus on diversification and impact themes
- ✓ Transparent SDG Impact Rating assessing the impact of companies and their products on the achievement of the 17 UN Sustainable Development Goals
- ✓ Active portfolio management - no passive strategies (e.g. ETFs)
- ✓ Ongoing financial and SDG assessments of existing and new investments

radicant SDG Impact Rating

With radicant's wealth management, your portfolio will have a positive impact on the achievement of the UN Sustainable Development Goals (SDGs) at all times. This corresponds to an SDG Impact Rating of +20 upwards.



Investment Universe

Our investment universe consists 100% of building blocks managed by radicant. Your portfolio can be composed out of 3 investment funds and 8 SDG-aligned tracker certificates. Our investment products are broadly diversified and designed to generate competitive returns over the long term while making a positive contribution to the SDGs.

Investment funds

Investment Company: LGT Fund Mgmt. Company Ltd., Liechtenstein
Investment Manager: radicant bank ag, Zurich



Global Sustainable Equities

Global Sustainable Equities
ISIN: LI1212200672
[Factsheet link](#)



Swiss Sustainable Equities

Swiss Sustainable Equities
ISIN: LI1212200698
[Factsheet link](#)



Global Sustainable Bonds

Global Sustainable Bonds
ISIN: LI1212200714
[Factsheet link](#)

Tracker Certificates - radiThemes

Issuer: Zürcher Kantonalbank, Zurich
Investment Manager: radicant bank ag, Zurich



Climate Stability

Climate Stability
ISIN: CH1139780097
[Brochure link](#)



Healthy Ecosystems

Healthy Ecosystems
ISIN: CH1139780113
[Brochure link](#)



Basic Needs

Basic Needs
ISIN: CH1139780089
[Brochure link](#)



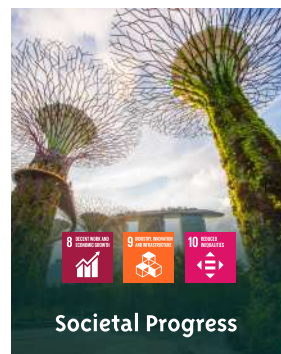
Gender Equality

Gender Equality
ISIN: CH1139780139
[Brochure link](#)



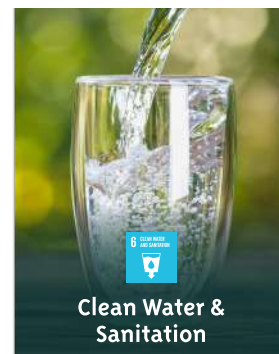
Good Health & Well-being

Good Health & Well-Being
ISIN: CH1139780063
[Brochure link](#)



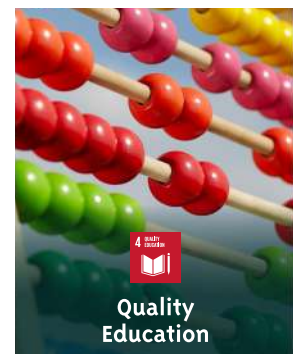
Societal Progress

Societal Progress
ISIN: CH1139780147
[Brochure link](#)



Clean Water & Sanitation

Clean Water & Sanitation
ISIN: CH1139780121
[Brochure link](#)



Quality Education

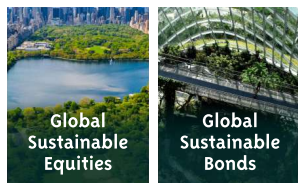
Quality Education
ISIN: CH1139780071
[Brochure link](#)

Portfolio Composition

You can compose your portfolio from different building blocks of the radican investment universe. In addition to a broad global composition, you can focus on Swissness in the "Core". With our radiThemes we give you the possibility to set a further focus on certain SDGs that are particularly close to your heart with up to 2 "Satellites".

Investor profile (Core)

Equity / Bond weighting
(risk profile)

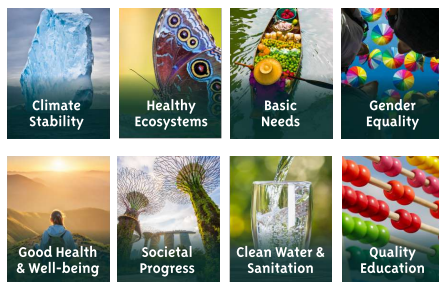


Optional Swiss Focus

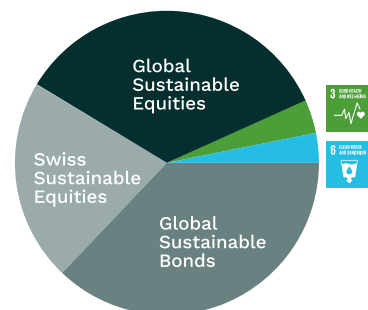


SDG focus (Satellite)

Add up to 2 out of 8 radiThemes
(SDG-aligned certificates)



Resulting asset allocation (exemplary)



- SDG aligned certificates
- Core equity building block
- Core equity building block
- Core bond building block

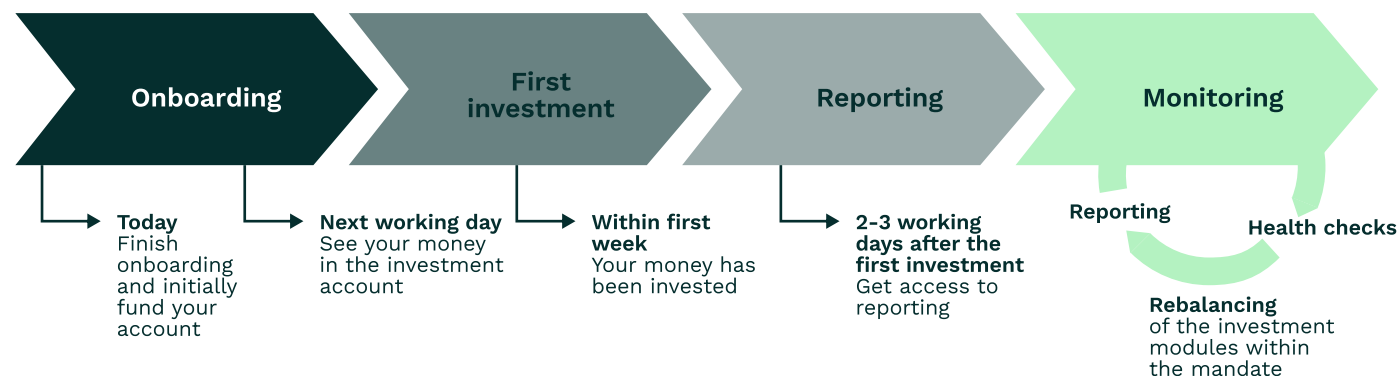
Investment Strategy and Asset Allocation

Based on your individual risk profile, we put together your personal investment strategy and determine the optimal mix of low-risk and higher-risk investments in a broad diversification for you. Of our 5 strategies, the equity component is allocated based on your risk profile and selection. The higher the equity component, the more risky but also potentially more lucrative the performance.

STRATEGY	OBJECTIVE & RISK	GLOBAL PORTFOLIO	PORTFOLIO WITH SWISSNESS
Cautious Very low risk	Your objective is to preserve your assets. You accept lower returns compared to riskier strategies.	<ul style="list-style-type: none"> Cash 2% Equity 20% Bonds 78% 	<ul style="list-style-type: none"> Cash 2% Equity World 15% Swissness 5% Bonds 78%
Conservative Low risk	Your objective is a steady increase in wealth. You accept small risks and fluctuations in your investments to achieve returns.	<ul style="list-style-type: none"> Cash 2% Equity 40% Bonds 58% 	<ul style="list-style-type: none"> Cash 2% Equity World 30% Swissness 10% Bonds 58%
Balanced Medium risk	Your objective is good returns with balanced risk-taking. You accept medium risks and short-term fluctuations in order to achieve your desired returns.	<ul style="list-style-type: none"> Cash 2% Equity 60% Bonds 38% 	<ul style="list-style-type: none"> Cash 2% Equity World 45% Swissness 15% Bonds 38%
Dynamic Medium to high risk	Your objective is primarily focused on high returns. You are willing to accept considerable risks and fluctuations to realize high returns in the long-term.	<ul style="list-style-type: none"> Cash 2% Equity 80% Bonds 18% 	<ul style="list-style-type: none"> Cash 2% Equity World 60% Swissness 20% Bonds 18%
Growth High risk	Your objective is geared towards highest possible returns. You accept high risks and significant fluctuations over time to maximize your return potential.	<ul style="list-style-type: none"> Cash 2% Equity 98% Bonds 0% 	<ul style="list-style-type: none"> Cash 2% Equity World 73% Swissness 25% Bonds 0%

Our Investment Process in Line with the SDGs

Our investment process begins with a rigorous construction of a radicant net positive impact investment universe based on our proprietary SDG Impact Rating. To ensure that all companies and bonds in the funds are of high quality and have a positive net impact on the SDGs, our model analyzes a wide range of financial metrics for each security in the radicant investment universe. radicant then creates a portfolio of selected stocks and bonds that is optimized for risk and return profile using modern portfolio theory. Lastly, it is your turn to fund your portfolio.



Fees

Investment amount	Wealth Management Fees	Product costs
CHF 1'000 - CHF 24'999	0.45% p.a. (instead of 0.90%)	0.40 - 0.47% p.a. (depending on the selected strategy and building blocks)
CHF 25'000 - CHF 99'999	0.40% p.a. (instead of 0.80%)	
CHF 100'000 - CHF 249'999	0.325% p.a. (instead of 0.65%)	
from CHF 250'000	0.25% p.a. (instead of 0.50%)	
Wealth management fee: <ul style="list-style-type: none">Early bird benefit: 50% discount on the annual fee, if you invest until January 31, 2024 and for as long as you stay invested with radicant!	Fees include: <ul style="list-style-type: none">Asset management feesTrading feesCustody feesStamp dutyValue Added Tax (VAT)	Product costs include: <ul style="list-style-type: none">Sustainable funds: 0.40% p.a. of the invested amount (which include 0.25% admin fee to LGT Fund Management Company Ltd.)radiThemes (SDG-aligned certificates): 0.75% p.a. of the invested amount (which include 0.25% admin fee to Zürcher Kantonalbank)

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