



je connais mon banquier je connais mon banquier

Build up your savings

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Effective solutions for your
financial security

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BCGE financial pyramid



The food pyramid

The appeal of the food pyramid lies in the fact that it provides a model for healthy eating. It helps to visualise the various food groups and show the relative proportions for each of them: the food at the base is depicted in large quantities with volumes diminishing the higher up the pyramid you go. Any imbalance, especially at the lowest levels, jeopardises the integrity of the entire structure.

The pyramid encourages people to consume a wide variety of food in a balanced manner in order to obtain all the nutrients needed for good health. It's no different when it comes to the health of your finances...

In order to advise you and accompany you in the major financial decisions of your life, Banque Cantonale de Genève has developed an asset management philosophy enabling each person to balance and harmonise their economic situation, according to their financial possibilities, taking into account their interests, life stages and projects.

The main mission of this philosophy is to help you build, protect and secure a return on your assets. It is an innovative methodical approach for structuring your finances in the best possible way.

The financial pyramid summarises our wealth management doctrine, which encompasses everything from cash in private accounts to financial investments, while also ensuring that savings and retirement requirements are met beforehand.

Our BCGE advisers are at your disposal to offer you personalised solutions to ensure the best allocation of your finances.

Build up your savings index



Cash & liquid assets

The private account represents a reserve providing flexibility to make payments.

We recommend having one to two monthly incomes on this account.

The accumulated surplus would be better deposited in the form of savings, pension funds or investments.



Savings

We recommend building up a good level of savings so you can mobilise at short notice extra cash you might need for extraordinary expenses and private investments.

An amount equivalent to three or four monthly incomes is an average level that everyone can adapt according to their projects.



Pension planning

This level of the pyramid has a longer term horizon. Pension planning is a preventive form of financing prior to retirement, or for what has now become known as a second active life.

It is important to have sufficient income to maintain your standard of living.

Thus, we recommend, that a pension equivalent to 70-90% of one's last salary be available for retirement.

To this end, it is advisable to build up capital by first setting up a 3rd pillar A (private pension plan) and simultaneously assessing the potential for buybacks in the 2nd pillar (occupational pension plan).



Investments

Once the foundations of your financial security (cash, savings and pension) have been optimised, any excess assets should be invested according to a strategy consistent with your investor profile.



Private financing

Finance your personal projects without exceeding your credit potential by opting for a simple financing solution adapted to your financial capacity.

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Savings: an important cornerstone in building up your assets

The time factor has a decisive bearing on savings and plays in your favour. By acting today, you move closer to achieving your objectives for tomorrow.



BCGE Epargne account

This account enables you to save your Swiss francs for the medium and long term in total security. It also gives you access to our Avantage service loyalty programme which can offer you a particularly attractive rate of remuneration.

Your advantages:

- ▲ Secure and flexible savings
- ▲ Access to the Avantage service loyalty programme
- ▲ Free access to Netbanking
- ▲ No account maintenance fee
- ▲ Attractive withdrawal conditions

- 1 Make a net contribution during the calendar year to your BCGE Epargne account and hold an Epargne 3 account (min. value CHF 10,000) or a Synchrony fund unit (min. 100 units).

The eligible Synchrony funds are as follows:

Equity funds:

– Synchrony (CH) World Equity (CHF). Security n°: 4263004

Asset allocation funds:

– Synchrony (CH) Defensive (CHF). Security n°: 1822141

– Synchrony (CH) Balanced (CHF). Security n°: 277239

– Synchrony (CH) Balanced (EUR). Security n°: 2482999

– Synchrony (CH) Dynamic (CHF). Security n°: 4262988

– Synchrony (CH) Guardian (CHF). Security n°: 39875014

In case of a net contribution only, the bonus paid is 0.25%

- 2 The Avantage service programme is governed by a set of rules and subject to terms and conditions, which can be obtained from your adviser or at bcge.ch

Our Avantage service programme rewards your loyalty. If you use several services provided by Banque Cantonale de Genève, some of them will yield an added interest bonus on your BCGE Epargne account.

The services concerned are as follows:

Best of management mandate (min. CHF 50,000)
Mortgage (min. CHF 200,000)
BCGE shares (min. 40 shares)
Savings¹



The reward bonus varies depending on the number of banking services used and the balance on the BCGE Epargne account²:

- ▲ User of one service:
0.5% bonus with a ceiling of CHF 15,000
- ▲ User of two services:
1% bonus with a ceiling of CHF 30,000
- ▲ User of three services:
1.5% bonus with a ceiling of CHF 150,000
- ▲ User of four services:
2% bonus with a ceiling of CHF 300,000

Your advantages:

- ▲ An interest bonus of up to 2%
- ▲ Bonus paid automatically
- ▲ Bonus received in cash

Sponsoring offer

Recommend the Avantage service programme to your family and friends. Based on how many of them join Avantage service, you will receive an additional bonus:

You sponsor	You earn ²
From 1 to 5 partners	+10% of your Avantage service premium
More than 5 partners	+20% of your Avantage service premium

Ask your adviser for your sponsor number and pass it on to your acquaintances when they open their business relationship with BCGE.

Our savings benefits

Epargne Jeunesse account³

Would you like to build up capital for your children until they reach adulthood? Our Epargne Jeunesse account enables you to prepare your child's future confidently by saving for your child's future projects.

Your advantages:

- ▲ An advantageous remuneration rate
- ▲ Free account maintenance
- ▲ Three currencies available: CHF, EUR and USD

Offer for "newborns" for members of the Avantage service programme

We offer you the opportunity to open an Epargne Jeunesse account in CHF for your child or grandchild (up to the age of 2) to secure his or her financial future.

We will join you by depositing an additional CHF 50 on the account once it has been opened.

Start'Ep account³

This account allows a minor to start saving independently and to make his savings grow.

Your advantages:

- ▲ A competitive remuneration rate
- ▲ Quick and easy withdrawals
- ▲ Free account maintenance
- ▲ An account available from 12 years old
- ▲ Three currencies available: CHF, EUR and USD

Classic Epargne account in Euros/Dollars/Yuans/Pounds Sterling

The ideal service to save in your foreign currencies and to avoid having to convert your capital into another currency.

Your advantages:

- ▲ Secure and flexible savings
- ▲ Attractive withdrawal
- ▲ No account maintenance fee

Our additional dynamic savings opportunities

BCGE Fund Savings Plan

With the BCGE Fund Savings Plan, you boost your assets by investing regularly on the markets and take advantage of longterm yield opportunities.

Your advantages:

- ▲ Automatic dynamic savings (from CHF 100/month)
- ▲ More attractive medium and longterm returns
- ▲ Possibility of investing in Swiss francs, dollars or euros



Epargne 3 account

The Epargne 3 account helps you to bridge any gaps in a compulsory pension plan (1st and 2nd pillars). Furthermore, by linking this benefit to our Pension fund savings plan, you can also benefit from opportunities for additional returns.

Your advantages:

- ▲ Lower tax burden
- ▲ Indirect amortisation of your mortgage loan with this product

Advisory meeting

Would you like more information about building up your assets? Make an appointment with an adviser at your nearest BCGE branch or by using the contact details provided on the back cover.





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