

Swisspeers

Offer Report

KMU-Darlehen mit kurzer Duration - CHF

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Risk Profile Fixed Income	Management Approach Passive	Minimum Portfolio Size CHF 30'000	Currency CHF
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Management Style

Variante 1: Manuelle Auswahl der einzelnen Kredit-Projekt auf der Plattform.

Variante 2: Einmalige Einstellung des AutoInvest mit den gewünschten Investitionskriterien. AutoInvest investiert danach entlang der Präferenzen.

Portfolio Composition

Diversifiziertes Portfolio mit unterschiedlichen KMU, Laufzeiten (6-60 Monate), Branchen, Regionen, etc. Die Aufteilung der Projekte in kleinen Tranchen zählt in eine breite Diversifikation ein.

Custody

Liechtensteinische Landesbank (LLB)

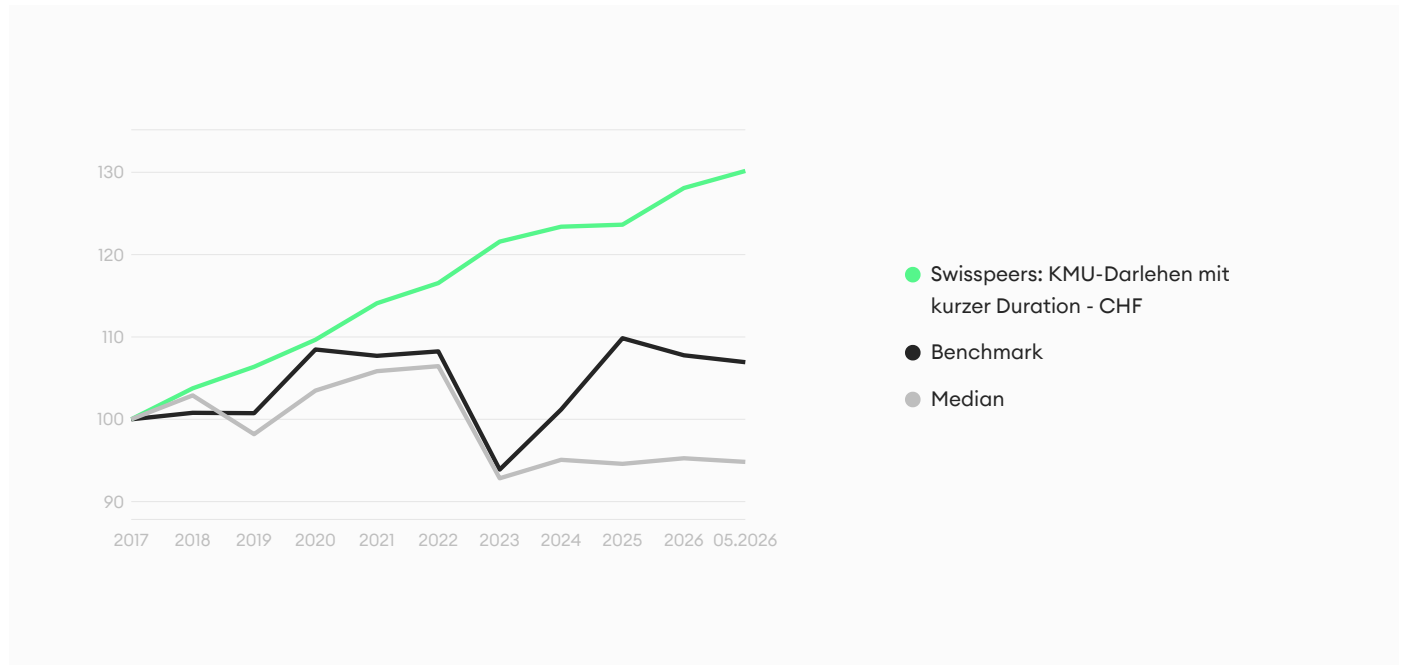
Asset Allocation

Allocation		Allocation		Allocation		Allocation	
Cash	0.0 %	Bonds	100.0 %	Equity	0.0 %	Alternatives	0.0 %
		High Grade	60.0 %	Global	0.0 %	Commodities	0.0 %
		High Yield	40.0 %	Europe	0.0 %	Gold	0.0 %
		Emerging Markets	0.0 %	Emerging Markets	0.0 %	Hedge Funds	0.0 %
		Convertibles	0.0 %	Pacific	0.0 %	Real Estate Global	0.0 %
				Switzerland	0.0 %	Real Estate Switzerland	0.0 %
				UK	0.0 %	Private Equity	0.0 %
				USA	0.0 %	Crypto	0.0 %

Track Record

Return: **30.2 %** Return p.a.: **2.9 %** Volatility: **1.3 %**

	2017	2018	2019	2020	2021	2022	2023	2024	2025	30.04.2026
Performance	3.76 %	2.52 %	3.09 %	4.04 %	2.15 %	4.32 %	1.49 %	0.20 %	3.60 %	1.62 %



Costs

Performance Fee

Der Kunde bezahlt nur dann, wenn die KMU auch die monatlichen Zinsen bezahlen. Swisspeers zieht vom Nettozins 15% ab. Beispiel: Bei einem Bruttozins von 6% betragen die Gebühren 0.9%,

Diese 15% sind unabhängig der Portfoliogrösse und eine Abmachung mit ZweiWealth. Das ist die beste Preiskategorie.

The cost rating is based on an assumption of a 2 million mandate in the chosen currency and includes possible discounts offered on the ZWEI Wealth platform. The information is considered an indication and would be negotiated with the provider in the event of an offer.

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