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Build up your savings

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Effective solutions for your
financial security

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Save

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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 if it occurs at the lowest levels, will jeopardise the integrity of the whole 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.

In order to advise and assist you in making life's major financial decisions, the Banque Cantonale de Genève has developed a wealth management philosophy that enables everyone to achieve the right balance in their economic circumstances in keeping with their financial possibilities, while taking into account their likes and dislikes, their life stages and their own personal projects.

The main aim of this philosophy is to help you build up, safeguard and generate returns on your personal assets, while making allowance for all those factors that have a bearing on the decision-making. It is a highly innovative and practical method. It allows you to distinguish effectively between your day-to-day financial needs, your longer-term financial security, and the management and use of your assets.

From your cash and liquid assets to your investments, our BCGE advisers are at your disposal to suggest innovative solutions to assist you in increasing your financial stability.

Build up your savings index



Cash and liquid assets

The private current account provides a small pool of funds to make payments with more flexibility. The balance should not exceed more than two months' salary or pension, as rates of return are very low. Any surplus funds should be deposited in a savings account.



Savings

The equivalent of three or four months' salary (or pension) represents an average level that individuals can adjust according to their own personal plans.



Pension planning

Pension planning has a long-term horizon. Financial planning for the future involves building up funds for retirement or, for many people, a second active life.



Investments

Investment of your disposable assets is at the top of the pyramid. Once the basic needs (cash and liquid assets, savings and pension planning) have been addressed and optimised, an investment strategy can be put in place for the remaining assets.



Financing

Lastly, allowance can also be made in this process of optimisation for those who wish to increase their assets through mortgage or securitised financing arrangements.

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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 (minimum value CHF 5,000) or a Synchrony fund unit (minimum 50 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 bge.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 services used and the balance on the BCGE Epargne account²:

- ▲ User of one service:
0.5% bonus with a ceiling of CHF 40,000
- ▲ User of two services:
1% bonus with a ceiling of CHF 80,000
- ▲ User of three services:
1.5% bonus with a ceiling of CHF 160,000
- ▲ User of four services:
2% bonus with a ceiling of CHF 320,000

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 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

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 Plan épargne fonds

Our BCGE Plan épargne fonds (fund savings plan) enables you to increase your assets by investing regularly on the markets and to take advantage of opportunities for long-term returns.

Your advantages:

- ▲ Automatic dynamic savings (from CHF 100/month)
- ▲ More attractive medium and long-term 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 Plan épargne fonds prévoyance, you can also benefit from opportunities for additional returns.

Your advantages:

- ▲ Lower tax liability
- ▲ Better medium and long-term returns

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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