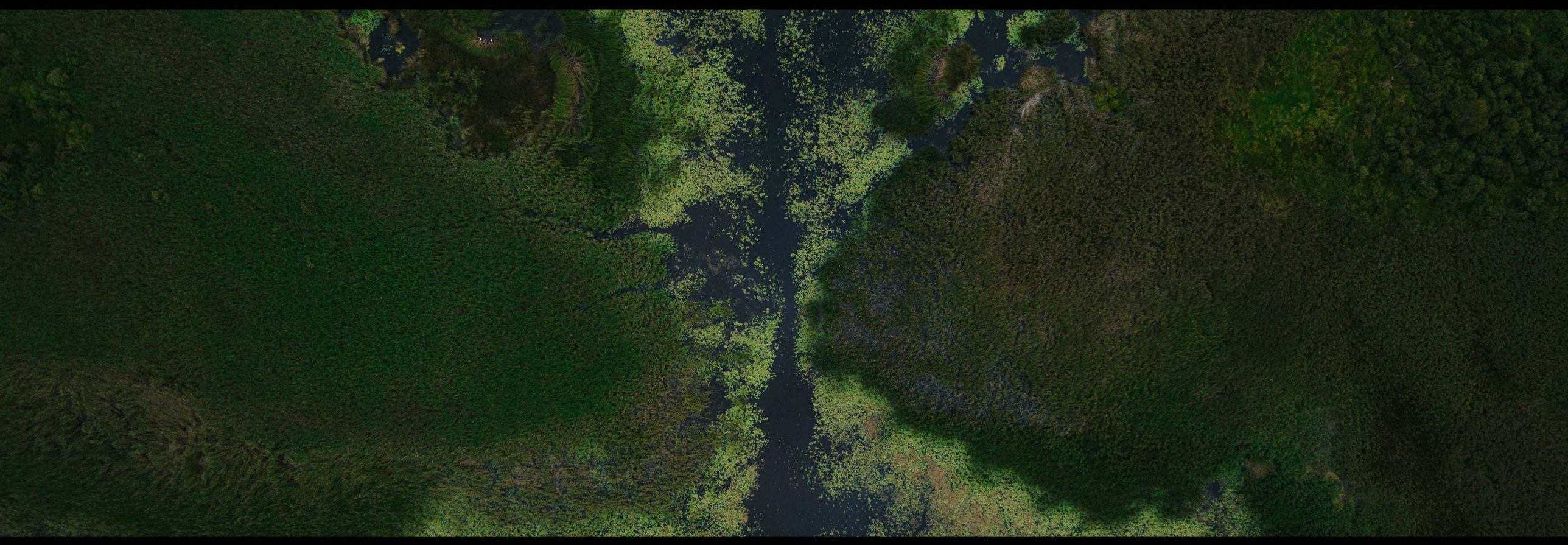
Guided Premium



Investment mandate
Guided Premium
March 2026

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Guided Premium is a collaborative investment solution where you manage your own portfolio with in-app recommendations and one-to-one support from our investment team.

Minimum to invest
10’000 CHF

Advisory management
0.50%-0.75% of the invested amount (annual) [1]

All-in fee
No transaction fees

48

ETFs in the universe [2]

8'726 CHF

Savings in 10 years compared to the average of traditional banks, based on a 100’000 CHF investment.

23

active asset classes.

Investment fees

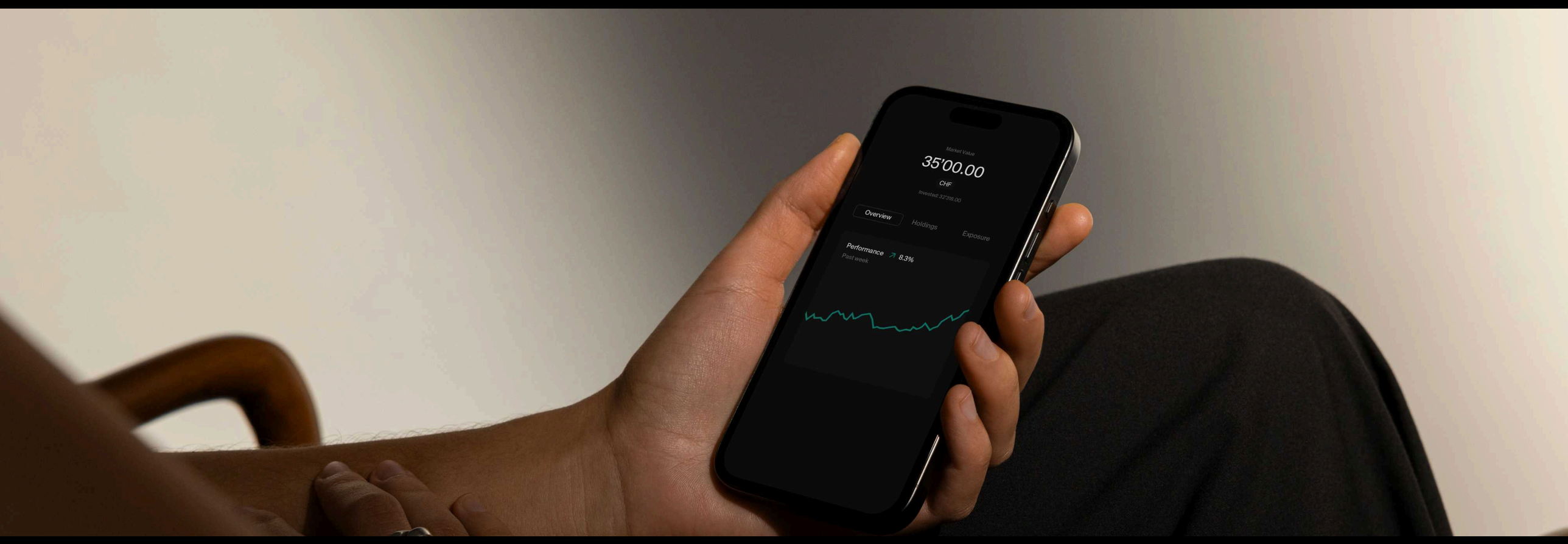
Standard	
Base investments fees	0,75%

Signature*	
You have less than 300’000 CHF invested	0,69%
You have between 300’000 CHF and 500’000 CHF invested	0,60%
You have over 500’000 CHF invested	0,50%

*You have met the conditions and activated your Signature Plan.
To qualify for the Signature Plan, you must maintain a minimum total balance of CHF 150,000 (across cash, savings, and investments) or set up a recurring monthly payment of at least CHF 1’000.

Why choose Guided Premium

This mandate is perfect for those who want to be actively involved in their investment journey while benefiting from professional advice and insights. Wealth advisors are also available in case you need a more human touch.



- Tailored investment strategy, digitally guided from strategy to portfolio.
- Ideal to set up monthly recurring investments linked to your savings
- Direct access to advisors
- Cost efficient and transparent implementation
- Diversification across asset geographies, classes, and sectors
- Daily liquidity and 24/7 access to your portfolio

Alpian investment team



Joining Alpian is having an entire team at your disposal. From wealth advisors and banking specialists to portfolio managers and financial analysts, you'll receive expert support every step of the way.

Schedule appointments via the app and get access to personalised investment guidance. Discuss your financial goals, investment performance, and more.

Drop us a line via the app chat every time you need us. Our experts will be there to solve your problems and answer your questions in a matter of minutes.

+ Multilingual team

We speak German, French, Italian, and English, ensuring we can assist you in the language of your choice.

+ Transparent advisory

We offer unbiased advice without the conflict of selling products, ensuring our focus is what's best for you.

+ 100% swiss made

All our team operates from our offices in Geneva, Lausanne, and Zürich.

How is the money invested?

We define an investment strategy together, tailored to your unique goals and needs. You can include constraints and modulate the level of impact you wish to have through your investments.

We empower you to create a portfolio from a curated universe of ETFs that we diligently monitor on a daily basis. All product selections are made in your best interests and offer daily liquidity.

When you're ready to invest, we provide recommendations on every aspect of your portfolio: Alignment with your strategy, product selections, and impact preferences. However, the ultimate decision remain in your hands.

We take care of the execution of your order once a day, at no cost. Once the portfolio is implemented, you can monitor it through the app, and we will notify you when we believe changes are necessary.



Our investment philosophy

A well-designed portfolio works on a rational and emotional level for the investor.

A good portfolio is built for the long term.

Asset allocation is too important not to be personal.

Diversification is necessary, but in the right amount.

It is more beneficial to time oneself, not the markets.

Investor preferences should inform the portfolio. Not the other way around.

Alpian's Digital Guidance for Portfolio Management



Alpian provides digital guidance to help you manage your portfolio using the same principles we apply to Managed portfolios. To ensure alignment, three sections must receive the “green light”: Allocation, Preferences & Restrictions, and Instruments.

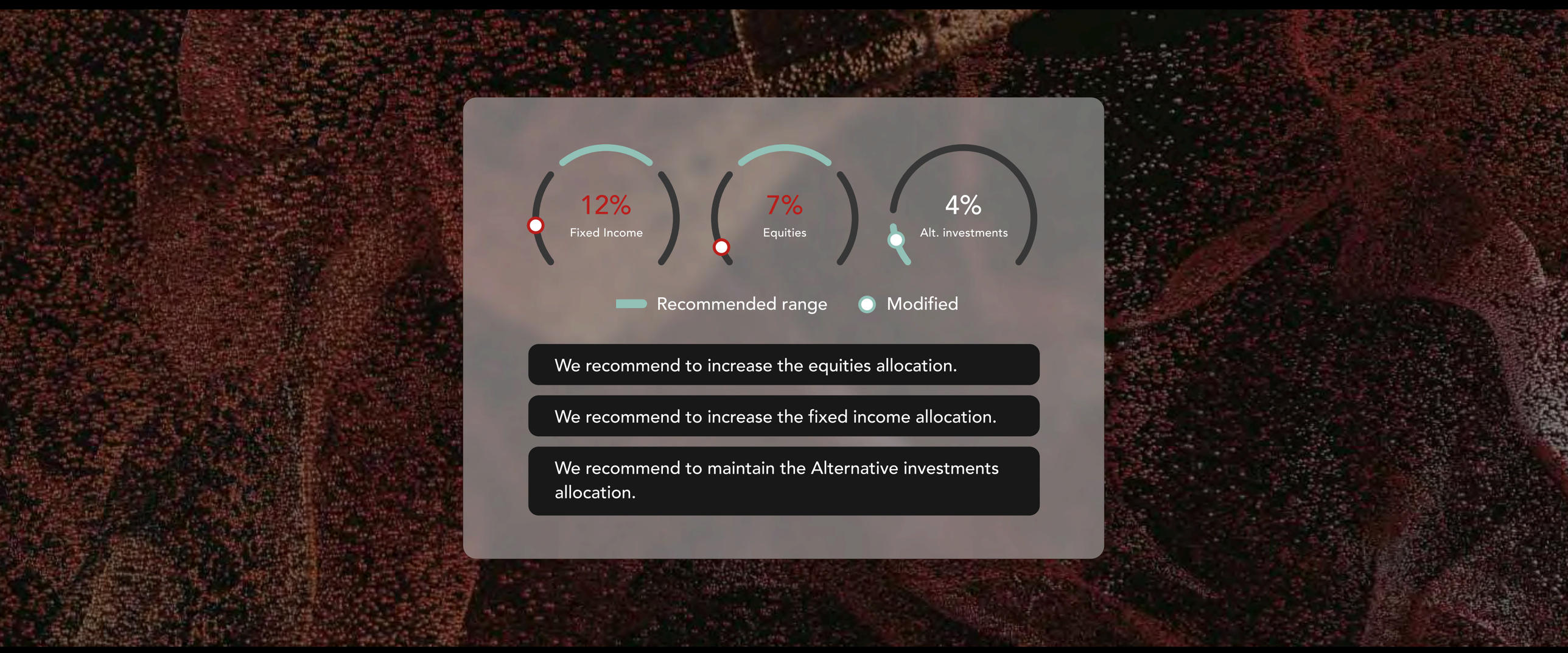
This ensures that all aspects of your portfolio remain aligned with your strategic goals while providing flexibility based on personal preferences and market conditions.

Also, please note that in any case, you can either click on “guidance” and accept to follow all of our recommendations, so that your portfolio is matched to the one we recommend for you, or you can also “modify” your existing portfolio, in order to do everything yourself.

Allocation

During onboarding, you design a custom investment plan. This plan includes a mix of equities, bonds, and other investments, which becomes your main goal.

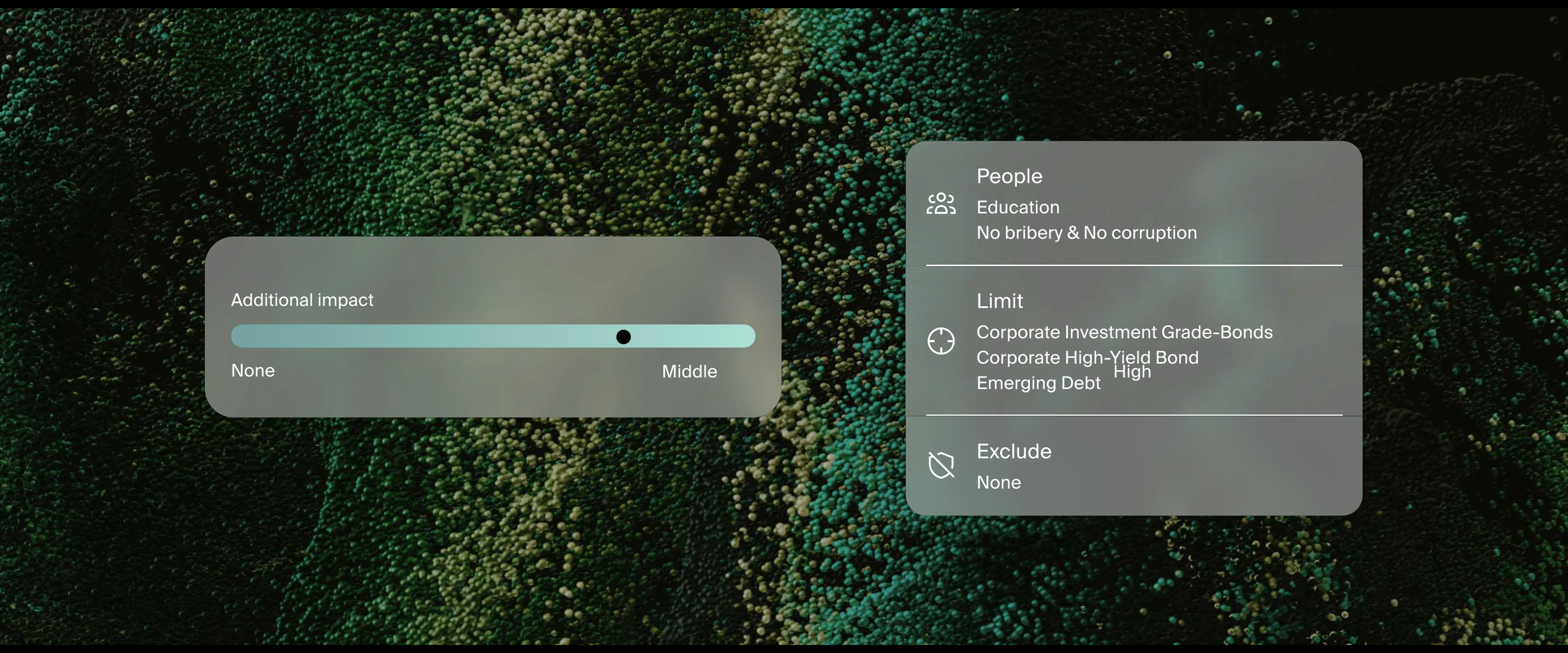
With Alpian, we help you see how your investments match your plan, so you always know where you stand.



Preferences & Restrictions

You can set rules for your investments, like excluding certain types or focusing on impact and balancing between People and Planet.

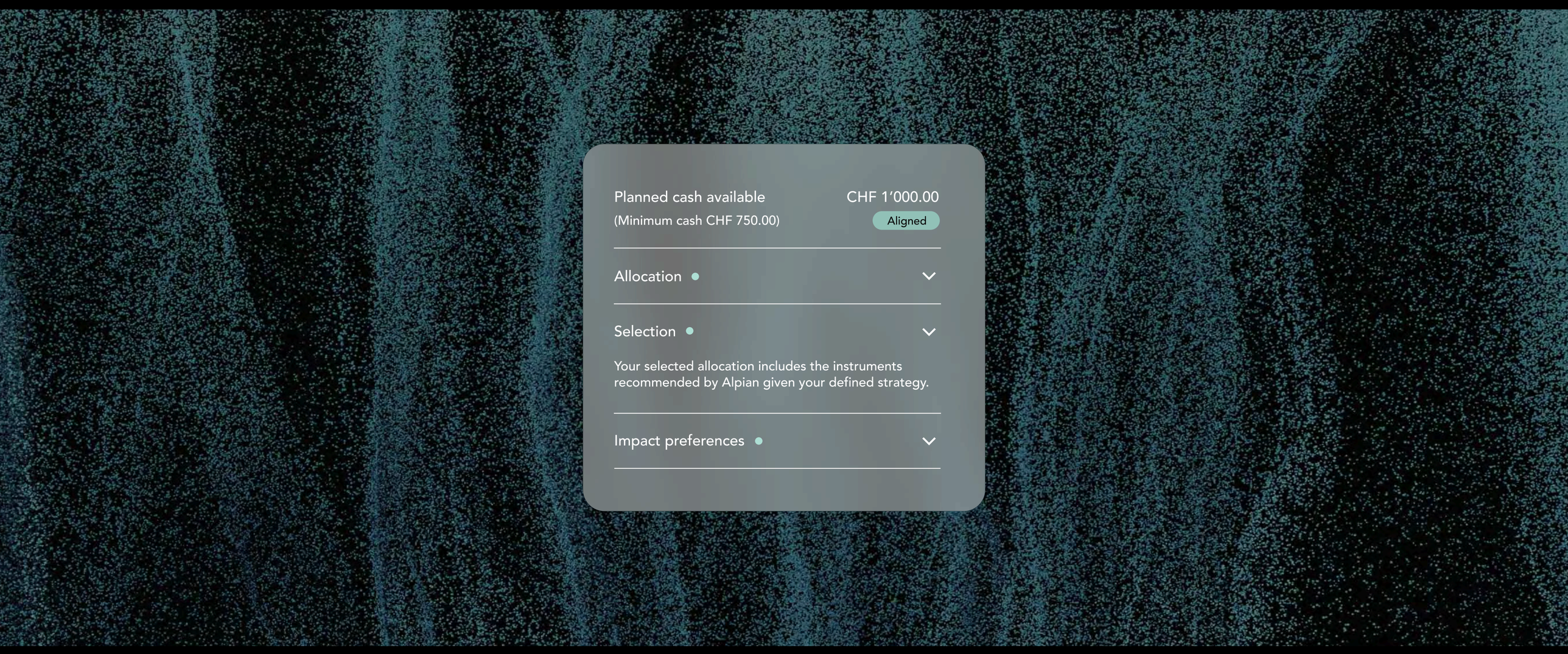
We show you if your current or planned investments follow these rules and preferences in a special section.



Instruments

We advise on which instruments to use from a set of about 50 closely monitored ETFs while providing a core set of recommended ETFs. If an asset manager or issuer is no longer recommended, we issue a switch recommendation visible in the guidance layer.

You can replace most recommended ETFs with their ESG/sustainable versions without falling beyond your strategic asset allocation as long as they fit into the same asset class.



Summary

Guided Premium	
Type of mandate	Advisory
Portfolio decisions	Decide yourself with our guidance
Investment strategy	Personalised
Portfolio customisation [3]	Fully flexible
Additional tactical investment decisions	Not included
Portfolio rebalancing frequency [4]	Your choice
Video calls with wealth advisors	Unlimited
Average number of instruments per portfolio	20+
Currency of reference	CHF
Annual fee	0.75% (0.69%-50% for Signature plan members)
Average product cost (TER)	0.25 %
Transaction fees	Free
Withdrawal fees	Free
Starts at	10’000 CHF



Disclaimers

[1] The annual fee of 0.75% does not include FX fees, stamp taxes and the product's individual TER (Tier Expense Ratio, which is charged directly on the price of each instrument).

[2] The number of ETFs available in the universe from which clients can select may vary at any time and without prior notice. These variations are determined by the portfolio management team based on market conditions and strategic considerations.

[3] Strategic asset allocations are tailor-made and depend on each client's individual risk tolerance, time horizon, investment objective, financial situation and knowledge and experience. It can also be adjusted adding impact preferences and restrictions in terms of asset classes.

[4] Clients have the possibility to either follow the portfolio management team's guidance, or to modify the composition of their portfolio as they desire. Once the orders are confirmed, orders are sent to the markets for execution once a day.

Alpian's investment philosophy and research frameworks are available on Alpian's website. The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided is not legally binding and does not constitute an offering or solicitation to enter into any type of financial transaction. Nothing contained in this article constitutes a solicitation, recommendation, endorsement, or offer to buy or sell any securities or other financial instruments in this or in any other jurisdiction in which such solicitation or offer would be unlawful under the laws of such jurisdiction. Alpian S.A. makes no warranty as to the content, timeliness, or exhaustiveness of the information and therefore disclaims any and all liability for any loss that may occur as a result of using the information. For distribution in Switzerland only. This document may not be reproduced in whole or in part without the written permission of Alpian S.A.. Copyright © 2022 Alpian S.A.. All rights reserved. The content is prepared and owned by Alpian S.A. Registered address at 17 chemin des Crêts, 1209 Geneva, under the supervision of the Swiss Financial Market Supervisory Authority (FINMA).