

e-Connect instructions and help

Access information about your assets around the clock with e-Connect and contact us – personally and confidentially. Your benefits at a glance:

- Integral and consolidated overview including third-party-bank portfolios
- Access also possible via your mobile phone
- Notifications for transactions and statements
- Online ordering of account and asset statements
- Access to investment commentaries and market opinions
- Simple and secure communication with your client relationship manager



We take our environmental responsibilities very seriously. We therefore recommend that you only request statements electronically via e-Connect and do not opt for postal deliveries.

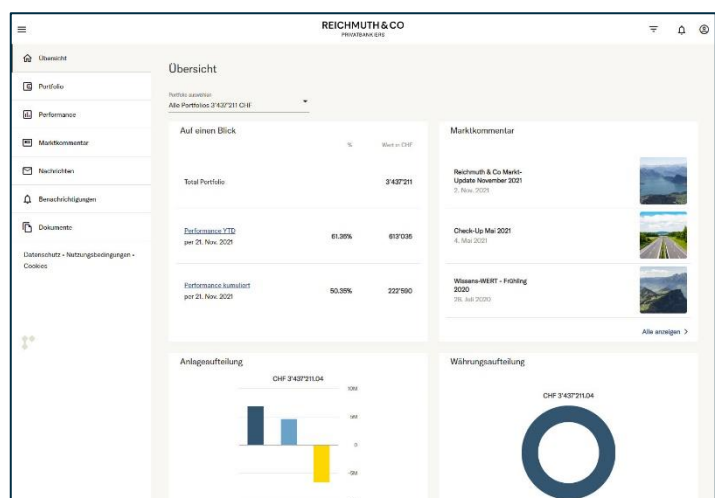
Login

Visit the [website \(e-Connect\)](#) to log in using your username, password and SMS code for e-Connect.

Homepage

After logging in successfully, you will see an overview of your assets. This overview has three main elements:

- A quick-access menu on the top right
- An asset overview with a portfolio selection function, market commentaries, figures at a glance, and details of your investment breakdown and currency allocation
- A main menu on the left-hand side



Quick-access menu

You will find the quick-access menu on the top-right corner:



Portfolio filter: You can select several portfolios at the same time by clicking on the advanced portfolio filter. The selection made here applies to the entire client area (with the exception of documents). For external asset managers (EAM), an additional “Collection Manager” function is available, which allows them to create and manage portfolio groups (= collections) themselves.



Notifications: You will receive a notification via e-mail or SMS if transactions are executed, documents are received or your balance exceeds or falls below a certain amount. New notifications are indicated with a red symbol.



Account & profile: Switch between German and English or change your password. You can also directly issue us instructions regarding a change of address.

Security information – passwords

Protecting your data is our top priority. You should therefore choose a password that comprises at least ten characters, including a number, upper and lower case letters and a special character.

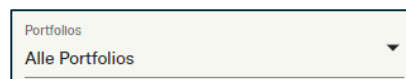


Logging out: Be sure you always log out using the appropriate function in order to ensure that you leave your personal area securely. After logging out, please delete your browser cache.

Asset overview

After logging in on your start page, you will receive a consolidated view showing the total value and performance of all your portfolios by default.

By clicking on the current client portfolio, you can switch between the portfolios listed and get information on the annual performance (in absolute terms and as a percentage), the current value and the asset structure of the individual portfolios or all of the portfolios together.



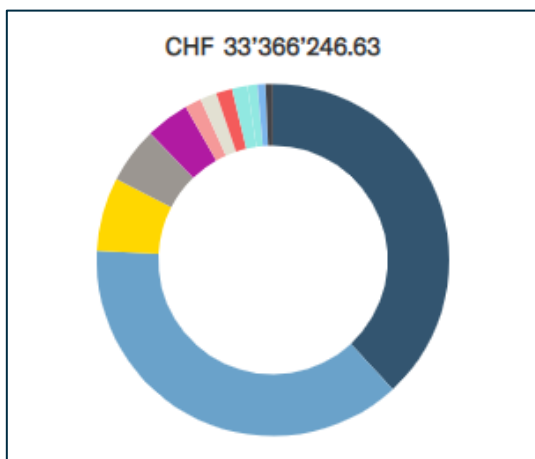
Portfolios at third-party banks

You can also view portfolios that are held at third-party banks and that we repost for you. Due to the downstream shadow accounting, these portfolios are not updated on a daily basis and may contain errors.



Market commentaries: We offer our clients up-to-date assessments about the financial markets.

Charts that take account of risks: You can view a presentation of the asset classes and currencies in your portfolio or the consolidated portfolios. The presentation is based on risk considerations. For example, you can view the currency allocation taking into account any hedging using forward exchange transactions or the value-based allocation of derivatives such as options on the underlying assets. This view provides a transparent overview of the effective currency or investment risks and can deviate from the individual position values, which are listed in an inventory view.



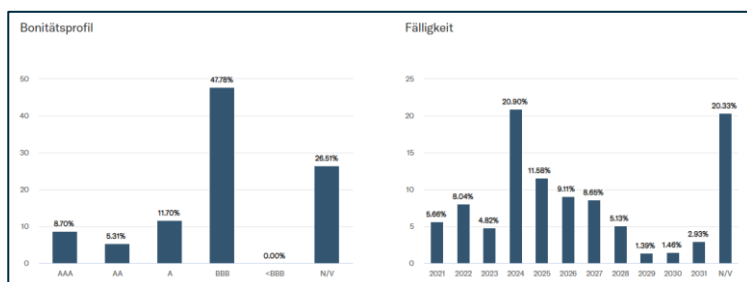
By clicking on the relevant asset class or currency, you are taken directly to the underlying positions.

Portfolio

The “Portfolio” area gives you the most important information about your portfolio, just like in your asset statement. All values are stated in the client’s reference currency. Using the portfolio filter, it is possible to switch between the individual portfolios and the consolidated view (all assets).

Overview: This displays all assets by investment category. It contains detailed information about assets, including liquidity, bonds, equities, real estate, alternative investments, etc. It also shows the breakdown of these categories in the currencies that are important to us. The presentation takes account of risks.

Bond: This page shows important information about fixed-income assets, broken down by maturities and currencies. The table provides you with information on the yield to maturity and durations (weighted average residual term) in the listed currencies. The creditworthiness profiles (ratings) that are available come straight from Standard & Poor’s and are shown in the graphic. By clicking on the current portfolio, it is possible to switch to a consolidated view.



Equity: This page lists the most important information about equities, broken down by sector and region in accordance with the global equity index (MSCI).

Position list: The position list shows all accounts and securities positions in detail. The securities are shown with their international ISIN number and listed in the respective trading currency. The cost price shows the price upon acquisition of the security. The market price shows the current valuation and the value of the overall position in the reference currency.

Wert / Asset / Währung	Bezeichnung ISIN / IBAN	Hist. Preis Hist. FX	Preis FX Preis	Markt G/V % FX G/V %	Maturity Fälligkei	Wert in CHF Allokation
Liquidität						6763792,27 1,07%
Derivate						-1339537,84 -0,21%
Obligationen						184917846,26 28,18%
307'484.00	0% NTS Kaupting ehf. Reg S (31253148) GEP XS1346263137	0,00%	11213%	1,2478	CHF 0,00 18. Jan. 2031	8'465,83 0,00%
250'000,00	0% NTS Sonova Holding AG (1904159) CHF CH0419041592	99,37%	99,20%	-0,17% 0,00%	CHF 0,00 11. Okt. 2029	248'000,00 0,4%

Using the selection menu, it is possible to show the positions in a different reference currency.

By clicking on a position, you will receive details about the position and the most recent transactions. By clicking on the symbol on the right-hand side and depending on the investment type, you can also see additional information about the position or the accounts, including the IBAN number.

A double-click takes you to an overview of the transactions that have been executed.

Transactions: The transaction list allows you to track individual transactions that have been executed in your portfolio. You can view the results for a certain period or the most recent bookings. The results for a certain period can be displayed using the filter. We show the last 180 days by default.

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By clicking on the symbol, you will receive additional information depending on the investment type. To view the statement that you also receive by post or in your mailbox under "Documents", select "Record".

Performance

The performance provides information on changes in your portfolio value resulting from changes in market prices or gains and losses on transactions. The performance view has been provided by default since the start of this year.

Details: Performance details provides you with detailed information about the performance of your capital since the start of the year. This is shown from a MWR and TWR perspective.



MWR and TWR

Money-weighted rate of return: Calculation of performance taking account of capital inflows and outflows during the assessment period.

Time-weighted rate of return: Calculation of performance by linking the individual performances that were achieved between the points in time at which the capital flows took place. This method neutralises the impact of inflows and outflows on performance.

The adjusted portfolio value is calculated as the sum of inflows and outflows of capital and securities. The average invested capital corresponds to the initial capital plus the weighted capital flows during the relevant period. The absolute performance shows the investment performance of all realised and unrealised securities and currencies plus income.

The performance is stated on a net basis, i.e. before deducting withholding taxes and after fees. You can choose to display individual portfolios or a consolidated view (all portfolios). By entering the date, you can also view past years, although assessments are only possible within one year.

Contribution: This page shows the investment performance broken down by currency, security, income, interest and dividends. You also receive a breakdown of any taxes such as withholding taxes and other costs. Please note that Reichmuth & Co always states values on a net basis, i.e. after deducting all costs (periodic fees are not shown separately). Incoming and outgoing securities and funds are booked on a performance-neutral basis.

History: The annual performance shows how your portfolio has performed over recent years. The performance figures show values from a TWR perspective. Net cash flow is shown excluding recoverable taxes. The cumulative performance is presented as a percentage – the absolute cumulative performance can be queried via the overview. Please note that the performance figures have been shown by default since 2011. If you would like to view earlier performance figures or the annualised performance, you can access the asset statement under “Documents” or order one on an ad hoc basis.

Ordering of past performance figures

Want further evaluation options? Your client relationship manager will be happy to assist.

Market commentary

Under “Market commentary”, you will find a list of all articles on investment topics that are of interest to you. You can access an entire article by clicking on it. We regularly publish information on the following subject areas:

- Market-Updates – regular and up-to-date information and commentaries about stock market performance, current interest rates, currencies, etc.
- Check-Up: Client magazine with additional investment commentary
- Ad hoc information on important events potentially affecting financial markets



Messages

Communicate directly and securely with your client relationship manager.

Messages: View all messages you have exchanged with your client relationship manager in a secure environment and independently of our opening hours.

You can contact us quickly by selecting New message, New appointment or Call-back. We will make every effort to respond promptly.

Notifications

We use notifications to provide you with information regarding various events via SMS or e-mail. Notifications are provided in the following cases:

- Execution of stock-market transactions
- Receipt of a document such as a statement
- New message in e-Connect
- Account balance exceeded or fallen below
- Outgoing payment below or above the threshold

You can independently select your preferred delivery method by entering an e-mail address. Upon receiving a message, you will be asked to log into e-Connect and access the corresponding information. For security reasons, we only disclose limited information via e-mail or SMS.

Documents

The menu allows you to manage all electronic documents.

Documents: Under “Documents”, you have electronic access to all account statements, documents and asset and tax statements that you receive from Reichmuth & Co. We recommend having these documents delivered electronically. The documents remain visible for a maximum of 24 months.

Ordering old documents and statements

Want older documents? We would be happy to assist.

Click to download either individual or several documents, which will be made available in a ZIP file. You have the option to save your own filters. This will allow you to access individual portfolios and document types using the filters. By default, the documents for all of your portfolios are shown. It is not possible to apply a filter here.

Upload document: You can use this function to upload documents independently and save them under the desired category. Please note that these documents will also be deleted after 24 months.

Subscribe report: This page provides you with an overview of the documents such as asset statements, records, etc. that are available to you in e-Connect. Using the “Cancel” function, you can stop the delivery at any time.



Order report: Using the “Order report” function, you can either create an asset or account statement on an ad hoc basis, i.e. directly. Or you can independently arrange for the statement to be sent to e-Connect. You can select the accounts or portfolios for the relevant reports via “Account/portfolio”.

Security information

Reichmuth & Co does everything in its power to provide you with secure access to your data. Accessing your data electronically via the Internet always entails risks. Special requirements apply to the use of e-Connect in order to reduce these risks:

- Always keep your computer up to date, i.e. regularly install the updates for your operating system or browser.
- Install virus protection and always keep this up to date.
- Ensure that no unauthorised individuals have access to your devices or that your devices do not contain any unauthorised software that may make such unauthorised access possible.
- Always keep your contract number separately and in a secure location. Do not write down any passwords.
- Always lock your devices after use.

Further information

Further information on this topic can be found in our terms and conditions of use as well as online, for example (<https://www.ebas.ch/en>).

- SMS access codes are sent to the mobile phone number you designated. Protect your mobile phone from unauthorised access by locking it. If you lose your mobile phone, change your phone number or cancel your subscription, let us know immediately.
- Before entering your access data, make sure you have entered the correct Internet address (<https://e-connect.reichmuthco.ch>) and not a third-party website. You will never receive an e-mail from Reichmuth & Co asking you to log into e-Connect.
- Empty your browser cache after using e-Connect.

