

Compare SERAINVEST benefits directly with the market:

Compare	SERAINVEST AG	Market
<p>Basically</p>	<p>In the first place will by always the customer investment protection, in the second place the performance and in the last place the fees and this only with positively performed work.</p> <p>A negative performance should not be rewarded. This is why SERAINVEST will not take management fees.</p>	<p>First and most the management fees. The customer should also pay if the service is not right, for example if the performance are negative. Usually with the argument of the existing infrastructure or the customer service, which generate expenditure.</p> <p>Informing yourself is still the best basis for important decisions such as investing a large amount of capital. A good overview can be found below:</p> <p>http://www.fondscontainer.ch/vwdch/fonds_lexikon.htn?u=125</p> <p>Unfortunately the following questions will never be answered:</p> <ul style="list-style-type: none"> - Why do fund managers also earn with negative performance? - Why are most funds in the Performance worse than the market?
<p>Availability of Capital</p>	<p>The customer has the possibility to make deposits and withdrawals at anytime and anywhere in the world. If the capital or part of it is needed in an emergency, nothing stands in the way of a payout.</p>	<p>Depositing into a fund means that the money is only available under certain conditions. Emergency buyout is not available.</p>
<p>Performance</p>	<p>In our view, there are 2 reasons why SERAINVEST continues to outperform the market.</p> <p>1st - With SERAINVEST you invest exclusively in indices. This automatically results in a high diversification of your investment in hundreds of individual shares (blue chips).</p> <p>2nd - SERAINVEST is independent and does not follow any trends.</p>	<p>Active managed funds are mostly never better than the reference market, especially for long-term investment horizons of 5 years or more. This is confirmed by several studies such as :</p> <p>NZZ - Statement Fund Comparison (https://www.nzz.ch/finanzen/fonds/europasfondsbranche-unter-druck-fast-100-deraktiven-fonds-schlechter-als-dervergleichsindex-ld.123954)</p> <p>In addition, it is extremely difficult to find exactly the 10% funds that outperform the market, especially as they change from year to year.</p>

Transparency	Trading is visible, well documented and easy to understand for the customer in account management at any time and anywhere in the world.	If an investment capital is paid into a fund, this usually corresponds to the payment into a black box. Papers, documents, statements and account statements are promised in accordance with the regulations of the state authorities. However, the transparency usually leaves much to be desired, as the effective active investment is either impossible or very difficult to
Index Selection	The quantitative title selection procedure ADER© (Absolute Dynamic Equity Return) as well as ETIS© (Efficient Timing Investment System) has been proofed over the last 22 years.	Most of the possible activities a fund managers can do for the investment are specified in the regulations. Most of those are not understandable because of the complexity and not even trackable.
Investment Protection	ETIS© (Efficient Timing Investment System) allows the invested capital to be protected from excessive negative fluctuations.	Virtually non-existent and if available, then only in complex high-risk hedge funds.
Investment Control	Any time in the full extension and in real time possible.	Real time not available.
Account Management	Available free of charging.	Not given for a fund.
Fees	SERAINVEST only charges fees if the corresponding investment result is positive, i.e. the client has made a capital gain. This gives the client the security that SERAINVEST must give its best at all times in order to be remunerated.	Active funds, which are managed by banks, insurance companies or others, always have an increased share of fees. This is due to employee salaries or real estate costs. So-called management fees are charged to cover those costs. These are fixed costs that are incurred independently of the work performed. Put simply, this means that the entrepreneurial risk is passed on to the client.