

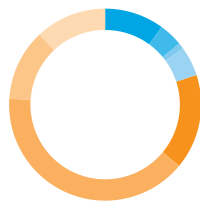
Aggressive strategy (80% equities, 20% bonds)

Investment goal

The aggressive strategy is appropriate for investors with an investment horizon of at least 11 years who can cope with major price fluctuations. This strategy consists of 80% equities and 20% bonds. The equities comprise more than 2,000 securities with a wide spread across regions and sectors. The creditworthiness of the bond portfolios is high.

Risk of price fluctuations: high

Investment instrument



- Bonds CHF 10%
- Foreign curr. gov. bonds hgd 4%
- Emerging Markets Debt 1%
- Corporate bonds hgd 5%
- Swiss equities 16%
- Foreign equities CO₂ Select hedged 40%
- Emerging markets equities index. 12%
- Small Caps equities index. 12%

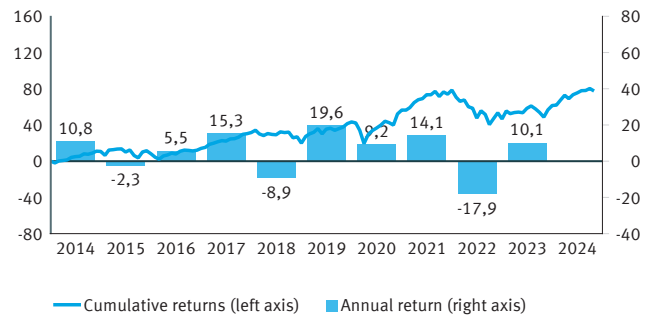
Asset managers

Investment instrument	Asset managers
Bonds CHF	Bank Syz
Foreign curr. gov. bonds hgd	Amundi AM
Emerging Markets Debt	Mondrian IP
Corporate bonds hgd	Allianz GI, Barings
Swiss equities	UBS
Foreign equities CO ₂ Select hedged	DWS
Emerging markets equities index.	Pictet AM
Small Caps equities index.	DWS

Benchmark

Investment instrument	Benchmark
Bonds CHF	SBI AAA-BBB
Foreign curr. gov. bonds hgd	FTSE WGBI ex CH hgd
Emerging Markets Debt	JPM GBI-EM Global Div unhdg
Corporate bonds hgd	Blmbg Glob Ag Corp exCH hgd
Swiss equities	UBS 100
Foreign equities CO ₂ Select hedged	MSCI Word ex CH hgd
Emerging markets equities index.	MSCI Emerging Markets Net TR
Small Caps equities index.	MSCI World ex CH Small Cap

Cumulative returns in %



Returns in %

Period	Avadis	Benchmark
Last month	-1.53	-1.46
This year	9.94	10.60
Last 12 months	19.43	20.02
Last 3 years	0.60	2.67
Last 5 years	28.92	30.37
Last 10 years	62.91	69.73
Since launch (31.12.1996)	302.60	343.96
Annual average 5 years	5.21	5.44

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Standard deviation*	13.54	13.50
*5 years		

Basic information

Securities number	3283189
ISIN	CH0032831890
Fund domicile	Switzerland
Day of inception	1.1.2009 (previously Aggressive strategy, ABB Asset Growth Foundation)
Distributor	Avadis Vorsorge AG
Accounting currency	CHF
Financial year	1.1.-31.12.
Distributions	April
Issue/redemption	monthly
Issuing commission	none
Minimum deposit	CHF 50.00
Net asset value	CHF 191.95
Fund assets	CHF 127.1 million
Total expense ratio (TER)	0.55% (12/31/2023)
Index-tracking	94 %
Active management style	6 %
Morningstar Rating*	★★★★

* © Morningstar 2024. All right reserved.

Aggressive strategy (80% equities, 20% bonds)

Largest equity positions

as % of relevant investment instrument

Swiss equities	
Nestle	13.9
Novartis	12.5
Roche	12.3
Ubs Group	5.6
Abb Ltd (nom)	5.0
Foreign equities CO ₂ Select hedged	
Nvidia Corp	4.9
Apple	4.9
Microsoft	4.2
Amazon Com	2.6
Meta Platforms A	1.9
Emerging markets equities index.	
AMUNDI MSCI INDIA II? ETF	18.3
Taiwan Semiconductor	9.8
Tencent Holdings	4.2
Ishts Iv Msci China A\$ Etf	3.9
Samsung Electronics	2.5
Small Caps equities index.	
CARVANA CO A	0.3
XPO LOGISTICS	0.2
Toll Brothers	0.2
NUTANIX A	0.2
INTERACTIVE BROKERS -A-	0.2

Legal Disclaimer

The information and data prior to January 1, 2009 refer to the ABB Wealth Creation Foundation, from which the Avadis Wealth Creation SICAV has taken over the investment strategies as successor organization.

The information does not constitute an offer and is provided for marketing and information purposes only. No liability or guarantee is assumed for the accuracy and completeness of the content. The investment decision is at the sole discretion of the investor. The execution and transmission of client orders is carried out without advice or recommendation by Avadis, so-called «execution-only» transactions. Avadis does not perform a suitability or appropriateness review. Investments should only be made after a thorough reading of the prospectus with integrated investment regulations, the Key Investor Information Document (KIID) / the key information document (KID), the Articles of Incorporation, the Annual Report and after a consultation.

The documents mentioned can be obtained free of charge from Avadis Vermögensbildung SICAV, Zollstrasse 42, Postfach, 8031 Zürich.

The value and yield of the units may fall and rise. They are influenced by market and exchange rate fluctuations. Past returns are not indicative of current or future performance. Shares of the mentioned funds of Avadis Vermögensbildung SICAV may not be offered, sold or delivered within the United States.

Bonds by credit rating in %

	Bonds CHF	Foreign curr. gov. bonds hgd	Emerging Markets Debt	Corporate bonds hgd
AAA	44	10	0	3
AA	18	57	3	4
A	24	26	20	34
BBB	13	7	54	57
BB	0	0	23	0
B	0	0	0	0
Others	0	0	0	1