

Balanced strategy (40% equities, 60% bonds)

AVADIS

Avadis Asset Growth

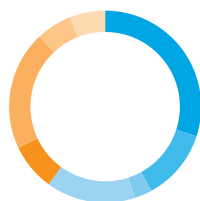
Data as of 31.7.2023

Investment goal

The balanced strategy is appropriate for investors with an investment horizon of 7 or more years who are able to cope with short-term price fluctuations. This strategy consists of 60% bonds and 40% equities. 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: moderate

Investment instrument



- Bonds CHF 30%
- Foreign curr. gov. bonds hgd 12%
- Emerging Markets Debt 3%
- Corporate bonds hgd 15%
- Swiss equities 8%
- Foreign equities ESG hedged 20%
- Emerging markets equities index. 6%
- Small Caps equities 6%

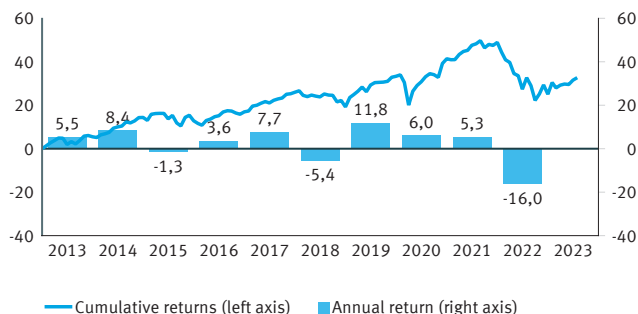
Asset managers

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 ESG hedged	DWS
Emerging markets equities index.	Pictet AM
Small Caps equities	Fisher Investments

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	BB Barc Glob Ag Corp exCH hgd
Swiss equities	UBS 100
Foreign equities ESG hedged	MSCI World ex CH hgd
Emerging markets equities index.	MSCI Emerging Markets TR net
Small Caps equities	MSCI World ex CH Small Cap

Cumulative returns in %



Returns in %

Period	Avadis	Benchmark
Last month	0.88	0.85
This year	6.09	5.96
Last 12 months	0.01	-0.07
Last 3 years	-0.32	1.40
Last 5 years	5.99	7.84
Last 10 years	28.50	35.04
Since launch (31.12.1996)	147.28	178.77
Annual average 5 years	1.17	1.52

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Standard deviation*	8.80	8.66
*5 years		

Basic information

Securities number	3283175
ISIN	CH0032831759
Fund domicile	Switzerland
Day of inception	1.1.2009 (previously Basis 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 124.12
Fund assets	CHF 180.9 million
Total expense ratio (TER)	0.58% (12/31/2022)
Index-tracking	76 %
Active management style	24 %
Morningstar Rating*	★★★

* © Morningstar 2023. All right reserved.

Balanced strategy (40% equities, 60% bonds)

Largest equity positions

as % of relevant investment instrument

Swiss equities	
Nestle	19.2
Novartis	12.9
Roche	12.7
Cie Fin. Richemont	4.9
Zurich Insurance Grp(nom)	4.2
Foreign equities ESG hedged	
Apple	5.3
Microsoft	4.0
Amazon Com	2.1
Nvidia Corp	2.0
Alphabet A	1.4
Emerging markets equities index.	
Lyxor Etf India -C- Eur	14.1
Taiwan Semiconductor	6.2
Tencent Holdings	4.0
Samsung Electronics	3.7
Ishs Iv Msci China A\$ Etf	3.4
Small Caps equities	
Simpson Manufacturing	2.5
Toll Brothers	2.5
Cavco Industries (wi)	1.9
Piper Sandler Cos	1.9
ABCAM (SADR)	1.9

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	46	54	0	0
AA	20	15	4	3
A	19	23	23	36
BBB	14	8	48	61
BB	0	0	25	0
B	0	0	0	0
Others	0	0	0	0