

Balanced strategy (40% equities, 60% bonds)

AVADIS

Avadis Asset Growth

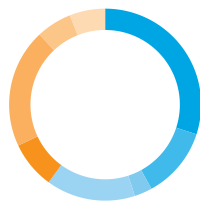
Data as of 31.10.2024

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 CO₂ Select hedged 20%
- Emerging markets equities index. 6%
- Small Caps equities index. 6%

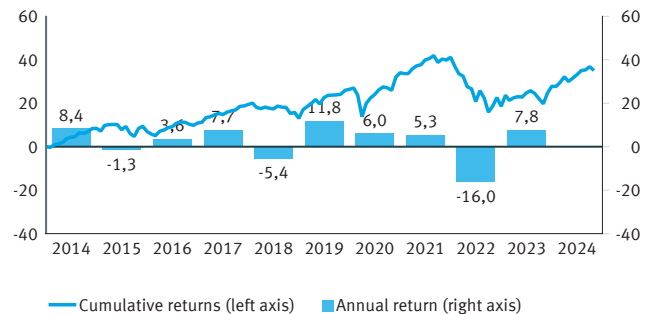
Asset managers

| 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 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 unhgd |
| Corporate bonds hgd | Blmbg Glob Ag Corp exCH hgd |
| Swiss equities | UBS 100 |
| Foreign equities CO ₂ Select hedged | MSCI World ex CH hgd |
| Emerging markets equities index. | MSCI Emerging Markets TR net |
| Small Caps equities index. | MSCI World ex CH Small Cap |

Cumulative returns in %



Returns in %

| Period | Avadis | Benchmark |
|---------------------------|--------|-----------|
| Last month | -1.26 | -1.21 |
| This year | 5.69 | 6.16 |
| Last 12 months | 12.79 | 13.08 |
| Last 3 years | -3.74 | -2.26 |
| Last 5 years | 8.76 | 10.31 |
| Last 10 years | 26.31 | 32.06 |
| Since launch (31.12.1996) | 165.52 | 200.77 |
| Annual average 5 years | 1.69 | 1.98 |

Avadis returns after deducting all costs, benchmark without costs

Risk in %

| | | |
|---------------------|------|------|
| Standard deviation* | 8.89 | 8.75 |
| *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 131.19 |
| Fund assets | CHF 195.5 million |
| Total expense ratio (TER) | 0.55% (12/31/2023) |
| Index-tracking | 82 % |
| Active management style | 18 % |
| Morningstar Rating* | ★★★★★ |

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Balanced strategy (40% equities, 60% 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 |

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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 |