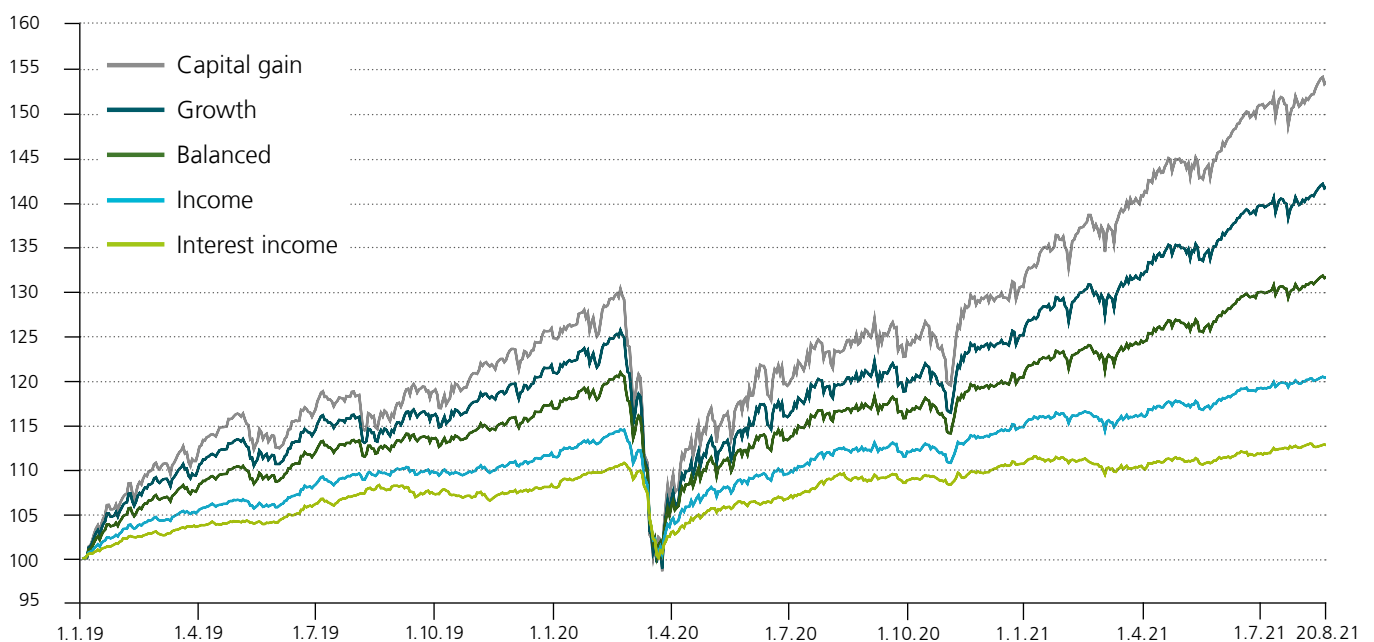


Focus Swiss

With a Swiss focus, your portfolio will place a greater focus on the domestic market, while ensuring it does not neglect global diversification.

A Swiss investment focus enables you to benefit significantly from positive performance on the Swiss market. To increase diversification, fixed income and equities from all over the world are added to your portfolio. Your portfolio will also invest in Swiss real estate and in gold. If you choose this focus, foreign currency risks are reduced, and that is why these are completely hedged against the Swiss franc in the case of bonds and gold, and partly in the case of shares.

Performance of model portfolios: Focus Swiss



Key figures

| | Sharpe Ratio ¹ (since launch 18.12.2018 (ann)) | Volatility (since launch 18.12.2018 (ann)) | Return (since launch 18.12.2018) | Return YtD | Total costs ² | |
|-----------------|---|--|--|------------|--------------------------|-------------------------------|
| | | | | | E-asset management | Investment consulting plus |
| Interest income | 1.49 | 3.40 % | 13.06 % | 1.50 % | 0.93 % | 1.08 % |
| Income | 1.61 | 4.71 % | 20.57 % | 4.40 % | 0.94 % | 1.09 % |
| Balanced | 1.48 | 7.50 % | 31.63 % | 8.74 % | 0.95 % | 1.10 % |
| Growth | 1.42 | 9.99 % | 41.64 % | 12.76 % | 0.97 % | 1.12 % |
| Capital gains | 1.40 | 12.47 % | 53.22 % | 17.04 % | 0.97 % | 1.12 % |

¹ A risk-free interest rate of -0.44% was used to calculate the Sharpe Ratio

² Includes the TER of the funds as well as the service fee (investment consulting plus: 0.90% and e-asset management: 0.75%)

These figures relate to past performance. Past performance is not a reliable indicator of future results.

The performance shown does not take account of any commissions and costs charged when purchasing units or of the service fee.

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Past performance is not a reliable indicator of future results. The performance shown does not take account of any commissions and costs charged when purchasing units. Commissions and costs have a negative impact on performance.

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