

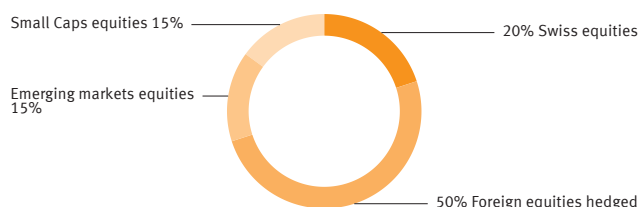
## Avadis Asset Growth

### Investment goal

The equities strategy is appropriate for investors with an investment horizon of at least 13 years who can cope with very major price fluctuations. They expect higher long-term returns than could be obtained from portfolios with lower risks. This strategy consists of 100% equities. It comprises over 2,000 securities, mainly in large corporations in the industrialised countries, with a wide spread across regions and sectors.

### Risk of price fluctuations: high

### Investment instrument



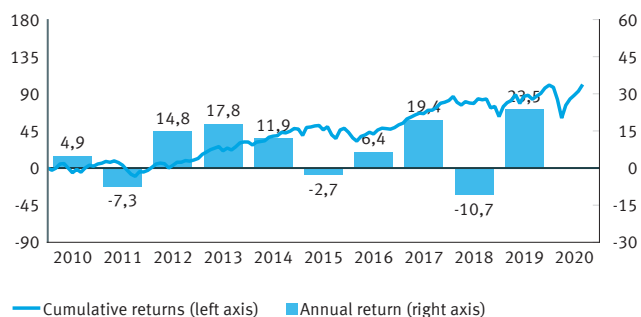
### Asset managers

Investment instrument	Asset managers
Swiss equities	UBS
Foreign equities hedged	State Street Global Advisors
Emerging markets equities	State Street Global Advisors
Small Caps equities	Fisher Investments

### Benchmark

Investment instrument	Benchmark
Swiss equities	UBS 100
Foreign equities hedged	MSCI Welt ex CH hgd
Emerging markets equities	MSCI Emerging Markets Net TR
Small Caps equities	MSCI World ex CH Small Cap

### Cumulative returns in %



### Returns in %

Period	Avadis	Benchmark
Last month	4.17	4.38
This year	0.35	-1.31
Last 12 months	9.77	7.63
Last 3 years	18.32	17.43
Last 5 years	43.57	44.36
Last 10 years	111.95	114.99
Since launch (31.12.1996)	261.45	276.38
Annual average 5 years	7.49	7.61

Avadis returns after deducting all costs, benchmark without costs

### Risk in %

Standard deviation*	13.80	13.98
*5 years		

### Basic information

Securities number	3283198
ISIN	CH0032831981
Fund domicile	Switzerland
Day of inception	1.1.2009 (previously Equities strategy, ABB Asset Growth Foundation)
Distributor	Avadis Vorsorge AG
Fund management	Lombard Odier Asset Management (Switzerland) SA
Custodian bank	Bank Lombard Odier & Co Ltd, Geneva
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 181.23
Fund assets	CHF 177.2 million
Total expense ratio (TER)	0.64% (12/31/2019)
Index-tracking	85 %
Active management style	15 %
Morningstar Rating*	★★★

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Information correct as at 31.8.2020

## Largest equity positions

as % of relevant investment instrument

Swiss equities	
Nestlé SA	20.9
Roche Holding GS	14.7
Novartis AG	14.7
Zurich Insurance	4.0
UBS AG	2.9
Foreign equities hedged	
Apple	3.1
Microsoft	2.7
Alphabet	1.9
Amazon	1.8
Facebook	1.2
Emerging markets equities	
Lyxor ETF India -C- EUR	8.6
Alibaba	5.7
Tencent	4.4
Taiwan Semiconductor	4.4
iShares MSCI Chind FD	4.0
Small Caps equities	
Fair Isaac	3.5
Dominos's Pizza	2.9
Bechtle	2.8
Paycom Software	2.5
Qorvo	2.4

## Legal Disclaimer

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