

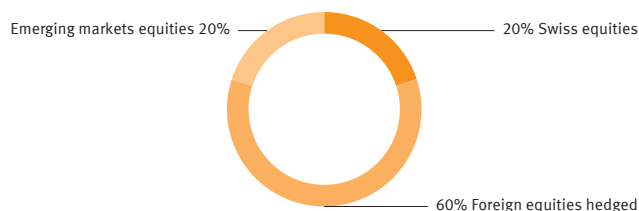
Avadis Asset Growth

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



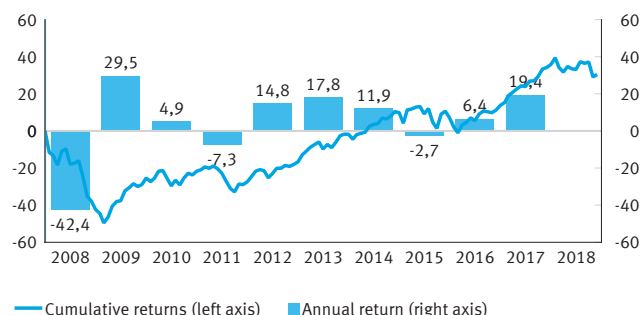
Asset managers

Investment instrument	Asset managers
Swiss equities	UBS
Foreign equities hedged	State Street Global Advisors
Emerging markets equities	State Street Global Advisors

Benchmark

Investment instrument	Benchmark
Swiss equities	UBS 100
Foreign equities hedged	MSCI Welt ex. Schweiz hgd.
Emerging markets equities	MSCI Emerging Markets

Cumulative returns in %



Returns in %

Period	Avadis	Benchmark
Last month	1.03	1.11
This year	-3.95	-3.49
Last 12 months	-2.81	-2.31
Last 3 years	17.87	20.01
Last 5 years	32.73	36.35
Last 10 years	109.84	119.98
Since launch (31.12.1996)	213.74	231.40
Annual average 5 years	5.82	6.39

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Standard deviation*	9.90	9.97
*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 158.76
Fund assets	CHF 140.2 million
Total expense ratio (TER)	0.55% (12/31/2017)
Index-tracking	100 %
Active management style	n.a.
Morningstar Rating*	★★★

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Information correct as at 30.11.2018

Largest equity positions

as % of relevant investment instrument

Swiss equities

Nestlé SA	19.1
Novartis AG	14.9
Roche Holding GS	12.7
UBS AG	5.1
ABB	3.5

Foreign equities hedged

Apple	2.2
Microsoft	1.6
Alphabet	1.6
Amazon	1.2
Facebook	1.1

Emerging markets equities

Lyxor ETF India -C- EUR	8.7
Tencent	5.5
Samsung	4.9
Alibaba	3.7
Taiwan Semiconductor	3.5

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