

Balanced strategy (40% equities, 60% bonds)

AVADIS

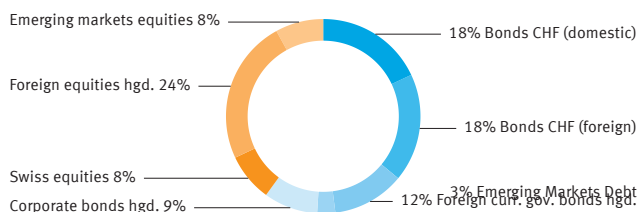
Avadis Asset Growth

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



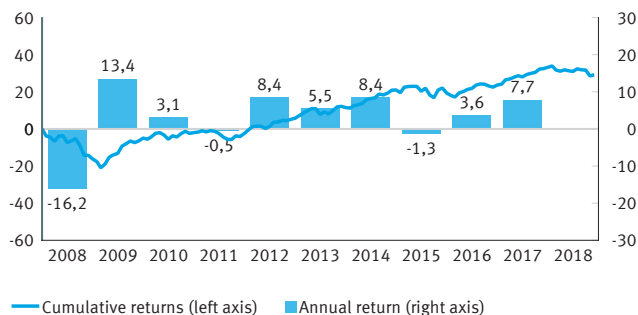
Asset managers

Investment instrument	Asset managers
Bonds CHF (domestic)	Credit Suisse, Bank Syz
Bonds CHF (foreign)	Bank Syz
Foreign curr. gov. bonds hgd.	State Street Global Advisors
Emerging Markets Debt	Stone Harbor
Corporate bonds hgd.	Rogge Global Partners, Barings
Swiss equities	UBS
Foreign equities hgd.	State Street Global Advisors
Emerging markets equities	State Street Global Advisors

Benchmark

Investment instrument	Benchmark
Bonds CHF (domestic)	SBI Domestic AAA-BBB
Bonds CHF (foreign)	SBI Foreign AAA-BBB
Foreign curr. gov. bonds hgd.	Citigroup WGBI ex. Schweiz hgd.
Emerging Markets Debt	JP Morgan GBI-EM Global Div. unhgd.
Corporate bonds hgd.	Barclays Global Aggr Corp ex CH hgd.
Swiss equities	UBS 100
Foreign equities hgd.	MSCI Welt ex. Schweiz hgd.
Emerging markets equities	MSCI Emerging Markets TR net

Cumulative returns in %



Returns in %

Period	Avadis	Benchmark
Last month	0.54	0.59
This year	-3.01	-2.40
Last 12 months	-2.47	-1.84
Last 3 years	5.88	7.90
Last 5 years	15.20	18.87
Last 10 years	50.59	60.49
Since launch (31.12.1996)	127.71	152.92
Annual average 5 years	2.87	3.52

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Metric	Avadis	Benchmark
Standard deviation*	4.14	4.12
*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
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 122.00
Fund assets	CHF 168.6 million
Total expense ratio (TER)	0.55% (12/31/2017)
Index-tracking	88 %
Active management style	12 %
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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Bonds by credit rating in %

	Bonds CHF (domestic)	Bonds CHF (foreign)	Foreign curr. gov. bonds hgd.	Emerging Markets Debt	Corporate bonds hgd.
AAA	63	19	45		4
AA	19	30	19	8	4
A	11	26	23	25	32
BBB	7	25	13	54	60
BB				13	