

Balanced strategy (40% equities, 60% bonds)

AVADIS

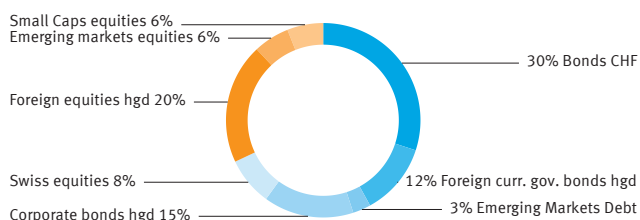
Avadis Asset Growth

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



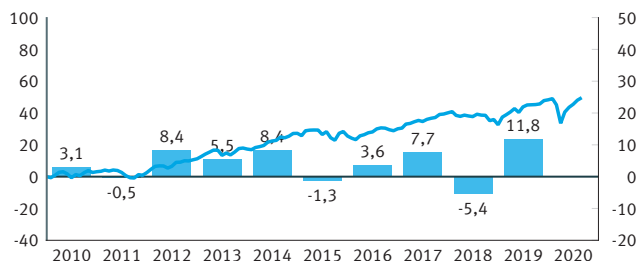
Asset managers

Investment instrument	Asset managers
Bonds CHF	Bank Syz
Foreign curr. gov. bonds hgd	State Street Global Advisors
Emerging Markets Debt	Mondrian IP
Corporate bonds hgd	Allianz GI, Barings
Swiss equities	UBS
Foreign equities hgd	State Street Global Advisors
Emerging markets equities	State Street Global Advisors
Small Caps equities	Fisher Investments

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	BB Barc Glob Ag Corp exCH hgd
Swiss equities	UBS 100
Foreign equities hgd	MSCI Welt ex CH hgd
Emerging markets equities	MSCI Emerging Markets TR net
Small Caps equities	MSCI World ex CH Small Cap

Cumulative returns in %



— Cumulative returns (left axis) ■ Annual return (right axis)

Returns in %

Period	Avadis	Benchmark
Last month	1.06	1.22
This year	0.90	0.38
Last 12 months	3.07	2.51
Last 3 years	9.46	10.27
Last 5 years	20.27	22.56
Last 10 years	48.71	55.76
Since launch (31.12.1996)	150.70	178.27
Annual average 5 years	3.76	4.15

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Metric	Avadis	Benchmark
Standard deviation*	6.43	6.43
*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 131.33
Fund assets	CHF 188.5 million
Total expense ratio (TER)	0.59% (12/31/2019)
Index-tracking	76 %
Active management style	24 %
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

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Bonds by credit rating in %

	Bonds CHF	Foreign curr. gov. bonds hgd	Emerging Markets Debt	Corporate bonds hgd
AAA	52	47		1
AA	22	20	4	7
A	14	25	34	36
BBB	12	7	38	56
BB		1	24	