

Avadis Asset Growth

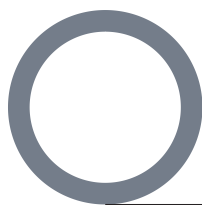
Investment goal

The stable strategy is appropriate for investors with a short investment horizon who prefer very low price fluctuation risks. This strategy comprises 100% money market investments (CHF), including over 160 time deposits or bonds with maximum terms of one year. The risk of price fluctuations is very low.

Risk of price fluctuations: low



Investment instrument



100% Money market CHF

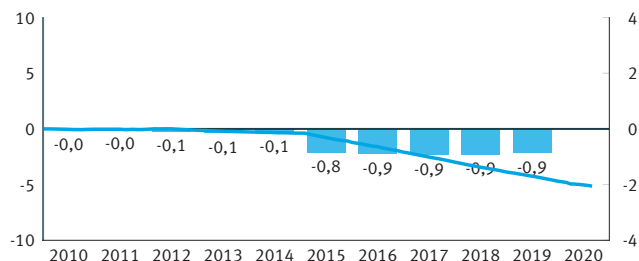
Asset managers

Investment instrument	Asset managers
Money market CHF	Pictet

Benchmark

Investment instrument	Benchmark
Money market CHF	Citigroup CHF 1 Monat Eurodeposit

Cumulative returns in %



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

Returns in %

Period	Avadis	Benchmark
Last month	-0.07	-0.08
This year	-0.46	-0.51
Last 12 months	-0.79	-0.83
Last 3 years	-2.54	-2.65
Last 5 years	-4.25	-4.64
Last 10 years	-5.08	-5.48
Since launch (30.4.2000)	6.31	8.44
Annual average 5 years	-0.86	-0.94

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Standard deviation*	0.07	0.05
*5 years		

Basic information

Securities number	3283146
ISIN	CH0032831460
Fund domicile	Switzerland
Day of inception	1.1.2009 (previously Money market 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 87.58
Fund assets	CHF 14.1 million
Total expense ratio (TER)	0.15% (12/31/2019)
Index-tracking	n.a.
Active management style	100 %
Morningstar Rating*	n.a.

* © Morningstar 2020. All right reserved.

Information correct as at 31.8.2020

Legal Disclaimer

All information and data prior to 1 January 2009 relate to the ABB Asset Growth Foundation, from which the investment strategies have been transferred to Avadis Vermögensbildung SICAV as the successor organisation.

The statements made are not valid as an offer and are solely intended to provide information. No liability is accepted and no guarantee is given regarding the correctness and completeness of the content. Recommendations and opinions on funds, subfunds or unit classes, markets and market development in general, or of any other nature, are the subjective views of the authors and are not binding on Avadis Vermögensbildung SICAV.

The investor always bears sole responsibility for the implementation of the fund recommendations contained in these documents. Investments should only be made after thoroughly reading the prospectus with the integrated investment regulations, the important informations for investors, the articles of incorporation, the annual report, and after consultation. The documents mentioned may be requested free of charge from Avadis Vermögensbildung SICAV, Zollstrasse 42, Postfach 1077, 8005 Zürich.

The value of the units and the returns from them may fall as well as rise. They are influenced by market and exchange rate fluctuations. Past returns provide no indication of current or future performance. Units of funds of Avadis Vermögensbildung SICAV which are mentioned may not be offered, sold or delivered within the USA.