

## Zurich investment foundation

# Profile Dynamic (not BVV 2 compliant)

The various mixed assets (Profile & Mix) of the Zurich investment foundation provide pensions funds with comprehensive overall solutions. Simply and transparently, these can participate in all important investment markets.

### Your advantages at a glance

- **Modules for flexibly implementing the investment strategy of a pension plan**
- **Broadly diversified and transparent investments**
- **Independent investment management process, which meets the highest compliance requirements**
- **Attractive terms**

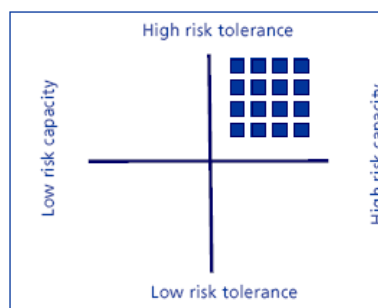
### Investment universe

The investment group invests globally in equities, bonds, real estate, mortgages and alternative investments within the respective valid guidelines within the scope of the Swiss Federal Law on Occupational Retirement, Survivors' and Disability Pension Plans (BVG/BVV 2), with the exception that the limits of Art. 55 BVV 2 may be exceeded for equities and alternative investments.

### Investment process

The main purpose of the combination of traditional asset classes and non-traditional asset classes, which are historically only slightly correlated, is to optimize the return with heavy use of equities and higher fluctuations in value:

Target fluctuation reserves: 15%



### Manager

Unlike the majority of competitors, the Zurich investment foundation does not exclusively cooperate with a single asset manager. With the aid of an independent and clearly structured investment management process, the Zurich investment foundation seeks the best suited asset manager for each asset class.

The initial selection criteria and the asset manager's performance are reviewed on a continuous basis. In the case of significant deviations, the selection process for the affected asset management mandate is restarted.

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The investment objective of is to optimize returns while maintaining a specific value fluctuation reserve. The strategies may include alternative investments in addition to traditional asset classes such as equities, capital market, real estate and mortgages.

As of 31.08.2020

### Key characteristics

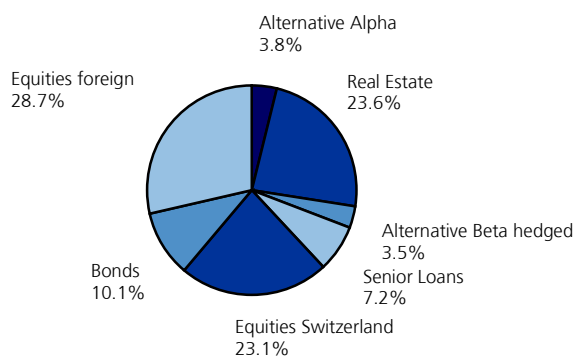
Manager	Zurich Invest AG
ISIN	CH0502700773
Bloomberg Ticker	ZUB2KPC SW
Benchmark	Customized Index
First issue	04.2020
Financial year	1.1. - 31.12.
Currency	CHF
Risk currency	Diverse
AuM (in mio.)	27.14
Net asset value	1,098.24
Management Fee	0.10% on the foundation level
TER (KGAST)	-
Spread	0.30%
Issue/Redemption	Daily

For further information please visit: [www.zurichinvest.ch](http://www.zurichinvest.ch)

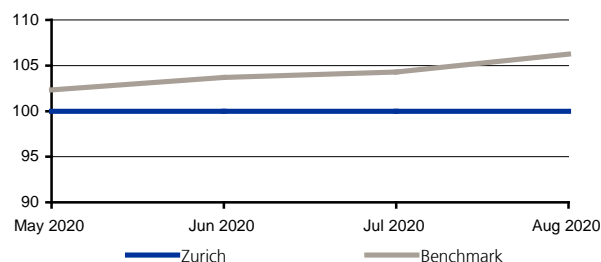
### Currency exposure (in %)

	Zurich
CHF	67.11
USD	15.59
EUR	7.91
GBP	2.34
Others	7.05

### Asset Allocation (in %)



### Performance (gross of fees, indexed)



### Performance (net of fees in %, in CHF)

	Zurich	Benchmark
1 month	1.97	1.86
3 month	4.28	3.83
Current year	9.82	6.24
1 year p.a.	-	-
5 years p.a.	-	-
10 years p.a.	-	-
Since inception p.a.	-	-

### Volatility (in %)

	Zurich	Benchmark
1 year p.a.	-	-
5 years p.a.	-	-
10 years p.a.	-	-
Since inception p.a.	-	-

### Largest positions (in %)

	Zurich
Nestle SA	5.27
Roche Holding AG	3.65
Novartis AG	3.11
Zurich Insurance Group AG	0.89
Apple Inc	0.80

### Risk figures for other time periods

	1 year p.a.	5 years p.a.	10 years p.a.	Since inception p.a.
Sharpe Ratio				
Tracking Error p.a.				
Information Ratio				
Jensen's Alpha (in %)				

### Overview performance (net of fees in %)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2020				2.93	2.32	1.58	0.67	1.97					9.82

<sup>1</sup> TER according to KGAST: The figure corresponds to the Total Expense Ratio (TER) from the last year and is no guarantee for a similar TER in the future.

<sup>2</sup> Spread: Settlement with an additional subscription or redemption charge (protection of the fund performance)

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