

Data as of 30.09.2024

## Objectives and investment universe

Asset class                      Asset allocation fund  
Style                                Active strategy

Umbrella Fund: BCV FONDS STRATEGIQUE

This sub-fund is aiming to achieve gradual growth in capital whilst minimising the risk of losses being incurred by employing a flexible and diversified asset allocation. The sub-fund mainly comprises income-generating investment instruments with a minority position invested in equities. The purpose of investments in alternative investment vehicles is to lessen the degree of volatility in the sub-fund so that it runs a moderate degree of risk. The sub-fund is particularly well suited to investors with a conservative approach looking for a gradual increase in their capital. The sub-fund is broadly diversified. The manager incorporates, for the share of the sub-fund's assets set out in the investment policy, environmental, social and governance (ESG) criteria in its investment selection and weighting process in the portfolio.

The objective of the active investment strategy is to mitigate any significant negative downside while participating in the market's upward phases. Exposure to the various asset classes modifies according to the market situation and the indicators of the decision model.

## Fund facts

Legal structure	Mutual Fund
Fund domicile	Switzerland
Portfolio Manager	BCV Asset Management
Launch date	19.06.2008
Security number / ISIN	4266171 / CH0042661717
Base currency	CHF
Liquidity	Daily
NAV	CHF 91.47
High / Low 2024	CHF 92.06 / 86.77
Fund assets in million	CHF 339.44
Flat fee	1.20%
TER as of 30.04.2024	1.27%
Last distribution (gross)	CHF 1.00

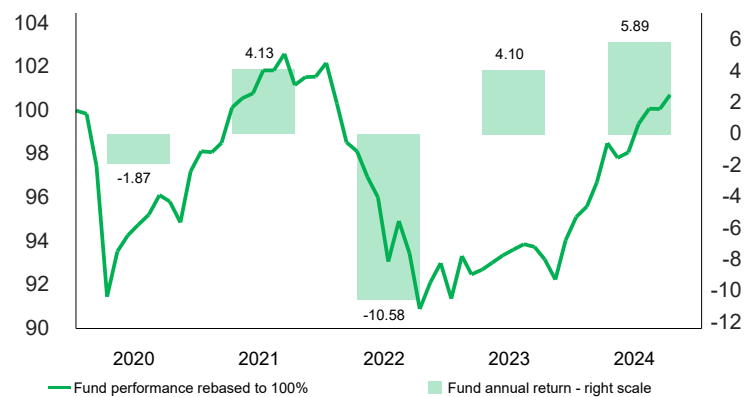
## Issue and redemption of units

Cut-off day/time for client orders	D-1 16:00*
NAV date (reference date for market prices)	D
Value date	D+3
Liquidity	Daily

\* cut-off time with BCV

## Performance in CHF (%)

	1 Month	3 M.	YTD	1 Year	annualised	
					3 Years	5 Years
<b>Fund</b>	<b>0.65</b>	<b>1.34</b>	<b>5.89</b>	<b>8.11</b>	<b>-0.15</b>	<b>0.34</b>
<b>Volatility<sup>(1)</sup></b>				<b>3.89</b>	<b>4.20</b>	<b>4.98</b>
<b>Sharpe Ratio<sup>(1)</sup></b>				<b>1.84</b>	<b>-0.15</b>	<b>0.08</b>



## Risk profile

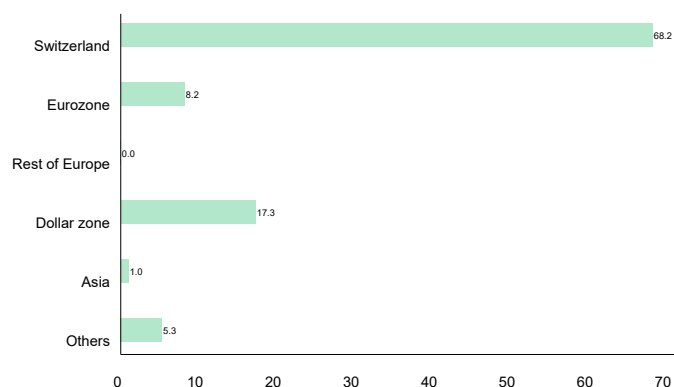
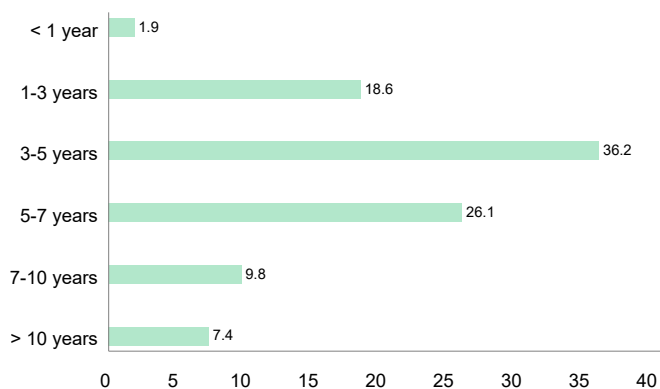


The synthetic risk indicator (SRI) is used to assess the risk level of this product compared to others, taking into account market and credit risks. Its calculation method is based on the assumption that the investor holds the fund for the recommended holding period.

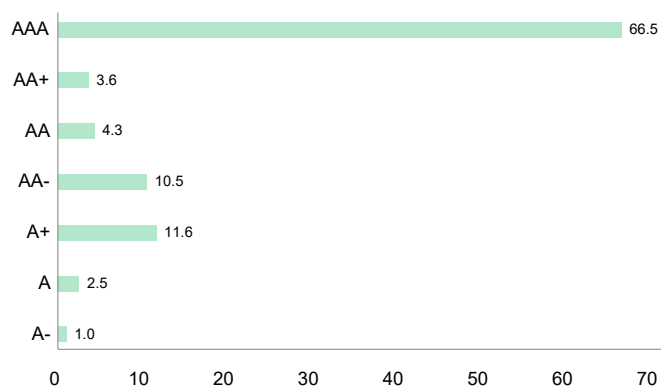
Data as of 30.09.2024

**Fund's asset allocation (%)**

Country/Zone	Short term	Bonds	Equities	Other investm.	Total
Switzerland	2.15	52.83	9.15	4.11	68.24
Eurozone	0.06	4.59	3.56	0.00	8.21
Rest of Europe	0.00	0.00	0.00	0.00	0.00
Dollar zone	0.77	6.04	10.44	0.00	17.25
Asia	0.01	0.00	1.02	0.00	1.03
World	0.00	3.16	0.00	0.00	3.16
Others	0.00	0.00	2.12	0.00	2.12
<b>Total</b>	<b>2.99</b>	<b>66.62</b>	<b>26.29</b>	<b>4.11</b>	<b>100.00</b>

**Currency zone breakdown (%)**

**BONDS: Maturity breakdown (%)**


Maturity of bonds invested directly

**BONDS: Rating (%)**


Ratings of bonds invested directly

**Statistics over 3 years\*\*\***

Total return	-0.44%
Annualised return	-0.15%
Sharpe Ratio <sup>(1)</sup>	-0.15
Positive months	58.33%
Max drawdown <sup>(1)</sup>	-11.69%
<hr/>	
Risk free rate	0.60%

\*\*\* or since inception if less than 3 years

**Monthly performance in CHF (%)**

	2020	2021	2022	2023	2024
	Fund	Fund	Fund	Fund	Fund
January	-0.15	-0.04	-1.82	2.14	0.50
February	-2.40	0.43	-1.77	-0.90	1.15
March	-6.16	1.65	-0.42	0.23	1.87
April	2.27	0.42	-1.19	0.35	-0.69
May	0.80	0.22	-0.97	0.36	0.26
June	0.50	1.04	-3.07	0.28	1.33
July	0.50	0.00	2.00	0.27	0.70
August	0.94	0.75	-1.56	-0.13	-0.01
September	-0.31	-1.40	-2.74	-0.62	0.65
October	-1.00	0.36	1.34	-0.99	
November	2.48	0.02	0.96	1.96	
December	0.94	0.62	-1.75	1.13	
<b>Year</b>	<b>-1.87</b>	<b>4.13</b>	<b>-10.58</b>	<b>4.10</b>	<b>5.89</b>

Data as of 30.09.2024

BCV Asset Management  
Place St-François 14  
1003 Lausanne

Tel. 021/212 20 51  
Email: [fonds@bcv.ch](mailto:fonds@bcv.ch)  
Website: [www.bcv.ch/invest](http://www.bcv.ch/invest)

BCV Asset Management  
Talstrasse 70  
8001 Zürich

Tel. 044/ 388 71 30  
Email: [fonds@bcv.ch](mailto:fonds@bcv.ch)

BCV Fund Desk  
Place St-François 14  
1003 Lausanne - Suisse

Tel. 021/ 212 40 26  
Fax. 021/ 212 16 56  
Email: [fund.desk@bcv.ch](mailto:fund.desk@bcv.ch)

<sup>(1)</sup> Calculation frequency of risk data: weekly

Sources: BCV / GERIFONDS  
Copyright BCV

#### IMPORTANT INFORMATION

This document is a monthly marketing sheet. The information and opinions contained in this document were obtained from reliable sources at the time of publication. BCV disclaims all liability or responsibility for any loss or damages of any kind relating to such information or opinions, which may be changed without notice. This document was drawn up by BCV's Asset Management Department purely for information purposes, and does not constitute an invitation to make an offer, an offer to buy or sell, a personalized investment recommendation or financial analysis within the meaning of the Swiss Bankers Association's "Directives on the independence of financial research." Interim and annual reports, prospectuses, contracts and KID concerning funds managed or distributed by BCV may be obtained free of charge from BCV (place St-François 14, 1003 Lausanne, Switzerland) or from the fund manager GERIFONDS SA ([www.gerifonds.ch](http://www.gerifonds.ch)). The risks inherent in certain investments, particularly alternative investments, derivatives and investments in emerging markets, may not be suitable for all investors. For more detailed information on these products, please read the Swiss Banking brochure on special risks in securities trading. Past performance is no guarantee of current or future performance. The performance data don't take into account commissions or fees for the issuance/purchase or redemption/sale of units. As the fund has no benchmark index, its performance is not compared to such an index. The contents of this publication may have been used by BCV Group prior to their release. Distribution of this document and/or the sale of certain products may be prohibited or subject to restrictions for persons in jurisdictions other than Switzerland (e.g. EU, UK, USA and US persons).