

Data as of 31.08.2024

Objectives and investment universe

Asset class Asset allocation fund
Style Semi-active strategy

Umbrella Fund: BCV FUND (LUX)
BCV (LUX) Strategy Balanced (EUR) aims to generate long-term growth in assets, with generation of regular (reinvested) income as a complementary objective. The sub-fund aims to have a balanced asset allocation between fixed-income securities and equities, with a predominant exposure to the euro, which overall gives it a moderate-to-high risk profile. The sub-fund is suited to investors who are looking, despite some volatility, to achieve capital growth in the long term, complemented by income (reinvested).

Class A: open to all investors.

Fund facts

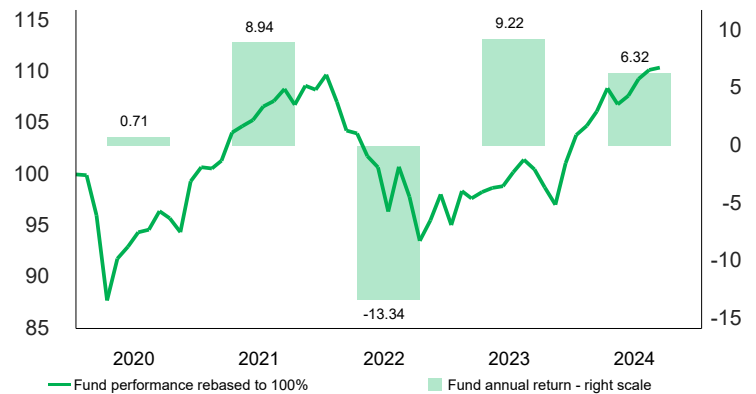
Legal structure	FCP
Fund domicile	Luxembourg
Portfolio Manager	BCV Asset Management
Launch date	13.06.2005
Security number / ISIN	4797821 / LU0398846310
Base currency	EUR
Liquidity	Weekly
NAV	EUR 170.68
High / Low 2024	EUR 170.88 / 159.49
Fund assets in million	EUR 54.49
Flat fee	1.30%
TER as of 30.06.2024	1.70%
Last distribution	no income distribution

Issue and redemption of units

Cut-off day/time for client orders	D 8:45* / D 09:30**
NAV date (reference date for market prices)	D (=Tuesday)
Value date	max. D+4
Liquidity	Weekly
*cut-off time at BCV	
**cut-off time at EFA	

Performance in EUR (%)

Fund	1 Month	3 M.	YTD	annualised		
				1 Year	3 Years	5 Years
	0.21	2.55	6.32	9.87	0.64	2.76
Volatility⁽¹⁾				5.98	7.60	8.21
Sharpe Ratio⁽¹⁾				1.00	-0.18	0.22



Risk profile

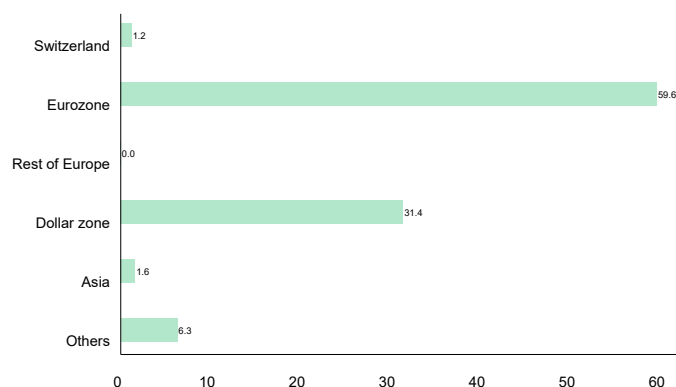
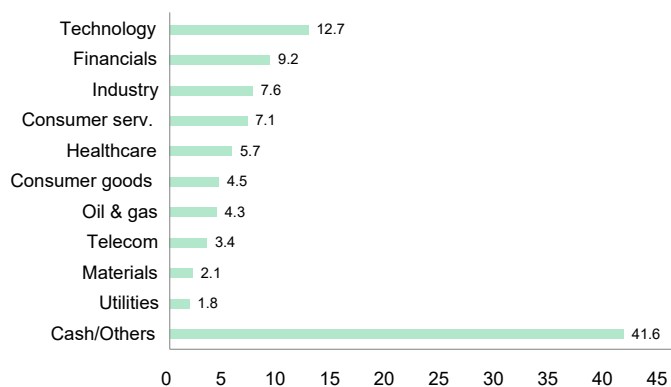


The synthetic risk indicator (SRI) is used to assess the risk level of this product compared to others, taking into account market and credit risks. Its calculation method is based on the assumption that the investor holds the fund for the recommended holding period.

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Fund's asset allocation (%)

Country/Zone	Short term	Bonds	Equities	Other investm.	Total
Switzerland	0.03	0.00	1.12	0.00	1.15
Eurozone	1.28	38.17	18.09	2.03	59.57
Rest of Europe	0.01	0.00	0.00	0.00	0.01
Dollar zone	2.06	8.09	21.20	0.00	31.35
Asia	0.06	0.00	1.57	0.00	1.63
World	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	6.30	0.00	6.30
Total	3.44	46.26	48.28	2.03	100.00

Currency zone breakdown (%)

EQUITIES: Sector breakdown (%)

Statistics over 3 years***

Total return	1.92%
Annualised return	0.64%
Sharpe Ratio ⁽¹⁾	-0.18
Positive months	55.56%
Max drawdown ⁽¹⁾	-14.75%

Risk free rate 1.99%

*** or since inception if less than 3 years

Monthly performance in EUR (%)

	2020	2021	2022	2023	2024
	Fund	Fund	Fund	Fund	Fund
January	-0.08	-0.13	-2.42	3.48	0.88
February	-3.90	0.76	-2.60	-0.73	1.33
March	-8.64	2.70	-0.27	0.64	2.12
April	4.64	0.60	-2.12	0.41	-1.44
May	1.28	0.57	-1.07	0.17	0.78
June	1.50	1.25	-4.28	1.37	1.52
July	0.27	0.50	4.52	1.22	0.80
August	1.91	1.09	-2.91	-0.94	0.21
September	-0.72	-1.42	-4.38	-1.74	
October	-1.41	1.73	2.13	-1.71	
November	5.24	-0.36	2.65	4.18	
December	1.39	1.35	-3.05	2.70	
Year	0.71	8.94	-13.34	9.22	6.32

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⁽¹⁾ Calculation frequency of risk data: monthly

Sources: BCV / GERIFONDS/ EFA
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