

## Synchrony (LU) World Credit Opportunities I CHF-H

ISIN LU2404428687

Class I reserved for qualified investors

November 2024

### Fund Profile

- This subfund is intended for investors seeking to profit from investments in different rating segments within the bond universe.
- This actively managed, conviction-based fund primarily invests in investment grade corporate bonds and can also include a limited proportion of high-yield and emerging market bonds.
- A highly qualified and experienced management team manages the fund based on a fundamental valuation approach.
- The fund invests in a highly diversified bond universe. The investment strategy is flexible and comprises a wide range of bond categories, currencies and countries.

### Risks

- **Market risk:** risk of loss that can arise from fluctuations in the prices of financial instruments and, in emerging markets, from elevated operating and political risks or counterparty risks.
- **Liquidity risk:** liquidity problems in the financial markets that could affect purchases and sales of fund positions.
- **Credit risk:** the risk that a borrower will not repay their loan either in full or in part on the due dates set out in the agreement between the borrower and lender.
- **Risk of capital loss:** the risk of capital loss occurs when a unit is sold at a lower price than the price paid when it was purchased. The fund does not have any capital protection or guarantee.
- **Derivatives risks:** certain financial instruments may have a leverage effect that can impact the fund's NAV.

### Technical information

Net Asset Value	CHF 94.45
Fund assets (m)	USD 23.72
Volatility	4.32%
Modified duration	2.63 Years
Average yield	4.83%
Tracking error	1.34
Correlation	0.96
Beta	1.16
Capitalisation Fund	

### Performance in CHF\*

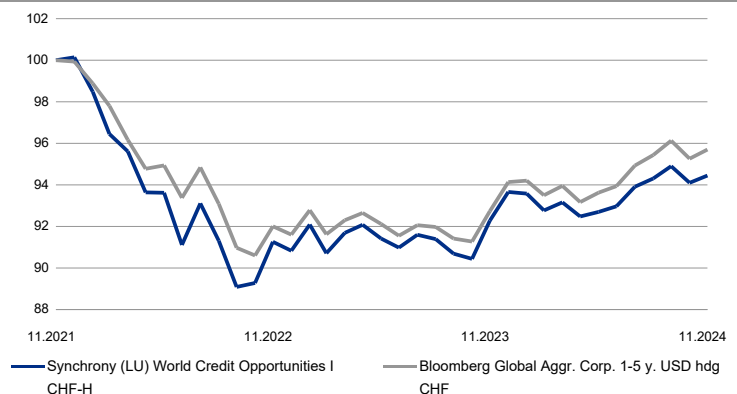
%	2021	2022	2023	3 Years	YTD	Nov 24
Fd NAV	0.14	-9.30	3.12	-5.55	0.84	0.37
Benchmark	-0.07	-8.33	2.76	-4.30	1.66	0.46

Total Return Performance

### Fund / Class features

Fund domicile	Luxembourg
Custodian bank	BCEE
Portfolio Manager	Loyal Finance AG
Class launch date	30.11.2021
Class base currency	CHF
Class all in fee	0.50%
Class TER as of 30.06.2024	0.51%
Year-end closing date	31 December
Liquidity	Daily
Cut-off	11:00

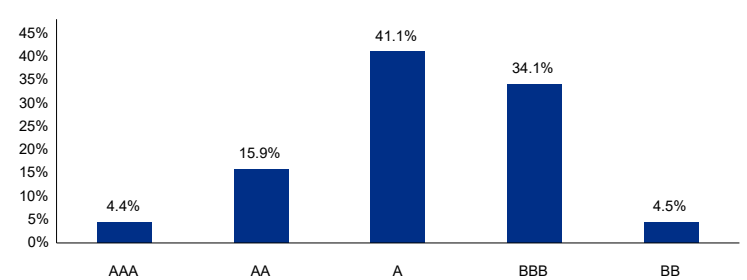
### Indexed historical performance\*



**Synchrony (LU) World Credit Opportunities I CHF-H**

**ISIN LU2404428687**

Class I reserved for qualified investors

Major Holdings**		Investment Categories**	
4.25% US T-Notes 31.01.2026	4.3%		
1% Deutschland 15.08.2025	3.1%		
0% Zuercher Kantonalbank 15.05.2026	1.3%		
5.041% Rabobank 05.03.2027	1.1%		
5.55% Wells Fargo Bank 01.08.2025	1.1%		
4.952% Morgan Stanley 14.01.2028	1.1%		
4.5% Nordea Bank 12.10.2029	1.1%		
3.25% Nationwide Building Society 20.01.2028	1.1%		
3.375% GSK Consumer Health Capital 23.03.2027	1.0%		
0.75% New York Life Global Funding 14.12.2028	0.9%		

\*\*Allocations made on a specific date. They are subject to change.

Synchrony (LU) World Credit Opportunities is a Sub-fund of the SYNCHRONY (LU) FUNDS, a UCITS type umbrella fund under Luxembourg law.

The prospectus, the key investor information document, the management rules, as well as the annual and interim reports can be obtained free of charge from:  
 • de la société de gestion GERIFONDS (Luxembourg) SA, ayant son siège social au 43, boulevard Prince Henri, L-1724 Luxembourg, et sur le site internet [www.gerifonds.lu](http://www.gerifonds.lu);  
 • The representatives below:

Country of distribution	Contacts	Payment service
Switzerland	GERIFONDS SA, Lausanne Rue du Maupas 2 CH-1004 Lausanne <a href="http://www.gerifonds.ch">www.gerifonds.ch</a>	Banque Cantonale Vaudoise Place St-François 14 CH-1003 Lausanne
France	Société Générale Securities Services 29, boulevard Haussmann F-75009 Paris	N/A

This document is a monthly marketing sheet. The information contained in this document is for information purposes only and does not constitute an offer or a solicitation to subscribe for units/shares of the subfund in any jurisdiction where such an offer or solicitation would be unlawful. It is also not intended for persons who would be prohibited by law from making such an offer or proposal. This document reflects the opinion of the fund management at the time of its issue.

The opinions referred to in this document do not take into account the situation, objectives or special requirements of investors. Investors are advised to seek advice from professional advisers where appropriate.

This document should not be regarded as a financial analysis. The investments listed in this document may involve risks that are difficult to quantify and difficult to include in the valuation of investments. The risk factors are explained in their entirety in the Fund prospectus.

**WARNING**

- The figures given refer to previous years.
- Past performance is not a measure of current or future performance, and performance information does not take into account commissions and expenses incurred on the issue and repurchase of units.
- If the reference currency differs from the currency of the investor's country of residence, the resulting gains may be higher or lower depending on exchange rate fluctuations.
- The value of the investment may fluctuate upwards or downwards.
- The investment involves a risk of capital loss, which may lead to the total loss of the investment.
- The tax treatment is based on the individual circumstances of each investor and may be changed at a later date.