

September 2024

Investment philosophy

The sub-fund's objective is long-term capital appreciation and, additionally, the generation of regular income, with a share of the assets invested in equities that fluctuates around 65%. An allocation fund compatible with the OPP2 investment standards applied to the linked retirement pension provision scheme.

Fund features

Security number	113164046
ISIN	CH1131640463
Bloomberg	BCVP65A SW
Base currency	CHF
NAV	CHF 98.09
Launch date	14.09.2021
Net assets (mio)	CHF 63.00
Fund domicile	Switzerland
Custodian bank	BCV
Financial year-end	31 August
Distribution	December
Last distribution (gross)	CHF 1.30
Flat fee	1.30%
TER	1.54%

Issue and redemption of units

Liquidity	Weekly
Cut-off day/time for client orders	D 09:30
NAV date (reference date for market prices)	D (Tuesday)
Value date	D+3
Subscription/redemption fees	0.00% / 0.25%

Statistics over 3 years

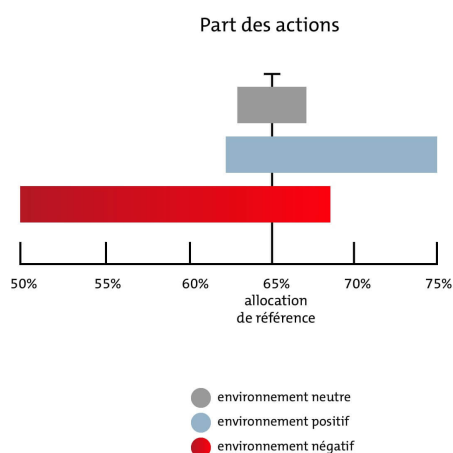
Total return	3.40%
Annualised return	1.12%
Annualised volatility	9.30%
Positive months	61.11%
Max drawdown	-18.52%

Risk profile



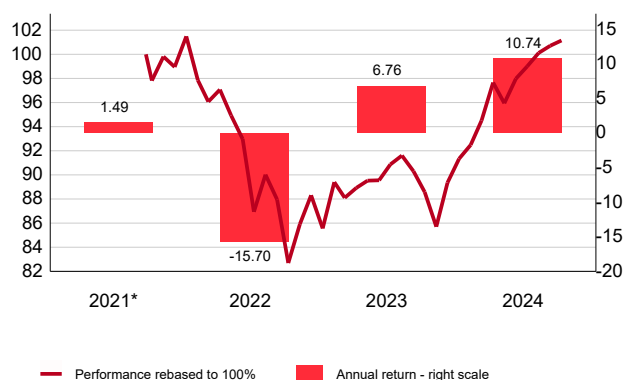
The synthetic risk indicator (SRI) is used to assess the risk level of this product compared to others, taking into account market and credit risks. Its calculation method is based on the assumption that the investor holds the fund for the recommended holding period of 5 years.

Equity exposure management



Historical Performance (%)

	2021*	2022	2023	1 Year	YTD	Sep 24
Fund	1.49	-15.70	6.76	14.19	10.74	0.43



* Since 14.09.2021

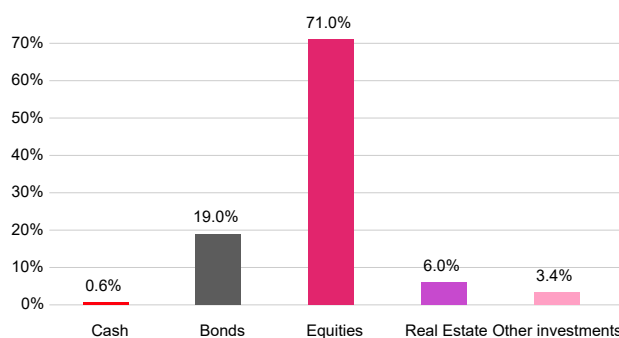
Top 5 equity holdings

BCVs / WKB (CH) Equity Switzerland M	13.7%
UBS S&P 500 ESG UCITS ETF HCHF Aacc	12.1%
Synchrony Optimised SPI® I ESG Weighted	10.7%
UBS MSCI ACWI ESG Univ LwC Sel UCITS ETF HCHF Adis	7.0%
Amundi MSCI Emerging ESG Leaders - UCITS ETF DR	5.0%

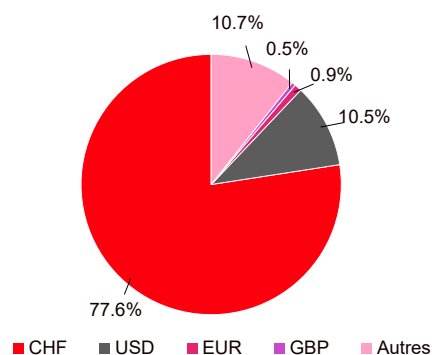
Top 5 bond holdings

Swisscanto (CH) IBF TM AAA-BBB CHF Resp NT CHF	5.4%
Swisscanto (CH) IBF Wld (ex CHF) Gov.(I) NTH1 CHF	4.2%
Vanguard ESG Global Corp Bond UCITS ETF CHF Hgd A	2.0%
iShares € HighYield CorpBond ESG UCITS ETF CHF H A	1.9%
Fidelity Funds - US High Yield Y-ACC-CHF H	1.8%

Asset allocation



Currencies



ESG Approach

The BCVs integrates environmental, social and governance (ESG) criteria in the process of selecting investments and weighting them in the portfolio. To this end, the BCVs has adopted two sustainable approaches: exclusion and positive screening. The QR code below allows you to access various information on the sustainability strategy implemented for this fund.



The following document is a monthly marketing sheet. Past performance is no guarantee of current or future performance. These performance data do not take account of commissions and costs incurred on the issue and redemption of units. The prospectus and fund contract, the KIID, the semi-annual and annual reports are available free of charge at GERIFONDS SA, the fund management company, or at Banque Cantonale du Valais, the payment service.