

January 2025

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	113164047
ISIN	CH1131640471
Bloomberg	BCV65AP SW
Base currency	CHF
NAV	CHF 104.33
Launch date	14.09.2021
Net assets (mio)	CHF 68.99
Fund domicile	Switzerland
Custodian bank	BCV
Financial year-end	31 August
Distribution	Income capitalised
Flat fee	1.30%
TER	1.51%

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

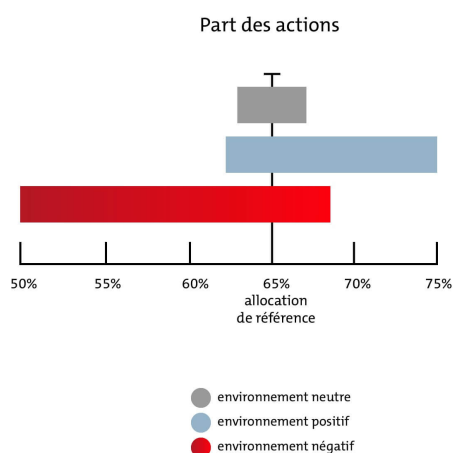
Total return	6.62%
Annualised return	2.16%
Annualised volatility	9.21%
Positive months	61.11%
Max drawdown	-15.49%

Risk profile



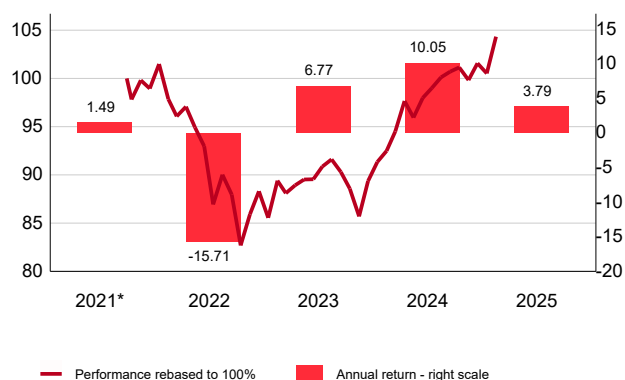
The synthetic risk indicator (SRI) is used to assess the risk level of this product compared to others, taking into account market and credit risks. Its calculation method is based on the assumption that the investor holds the fund for the recommended holding period of 5 years.

Equity exposure management



Historical Performance (%)

	2021*	2022	2023	2024	1 Year	YTD	Jan 25
Fund	1.49	-15.71	6.77	10.05	12.80	3.79	3.79



* Since 14.09.2021

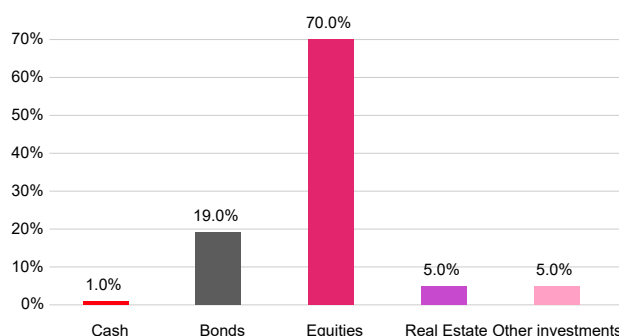
Top 5 equity holdings

BCVs / WKB (CH) Equity Switzerland M	20.4%
Synchrony Optimised SPI® I ESG Weighted	15.8%
UBS MSCI ACWI ESG Univ LwC Sel UCITS ETF HCHF Adis	9.8%
SPDR S&P 400 U.S. Mid Cap UCITS ETF Acc	6.7%
Xtrackers MSCI USA Health Care UCITS ETF 1D	3.3%

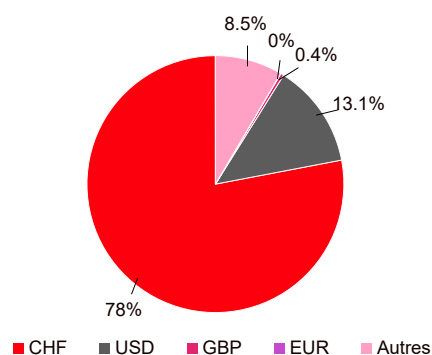
Top 5 bond holdings

Swisscanto (CH) IBF Wld (ex CHF) Gov.(I) NTH1 CHF	7.4%
Swisscanto (CH) IBF TM AAA-BBB CHF Resp NT CHF	5.1%
UBS IF Global ex CHF Agg 1-5 NSL H I-A-acc	2.7%
iShares € HighYield CorpBond ESG UCITS ETF CHF H A	2.7%
Swisscanto (LU) BF Responsible Secured HY GTH CHF	2.5%

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.