



# Swisscanto (CH) Vorsorge Fonds 75 Passiv QT CHF

Mixed | reinvesting | August 2020

Security Number: 49645206  
ISIN-Number: CH0496452068

Bloomberg: SWV75QT SW

## Fund Description

The investment strategy includes different asset classes; the strategic equity share is 75%. The majority of investments are made via Swisscanto's indexed investment funds, which comprise thousands of individual investments. Foreign exchange positions are partially hedged in CHF so that the proportion of non-hedged foreign exchange positions can reach a maximum of 30%.

## Profile/Suitability

This product is suitable for investors who

- have a long-term investment horizon.

Indexed-managed pension fund with 75% equities allocation for investing credit balances from the 2nd pillar and pillar 3a (saving 3).

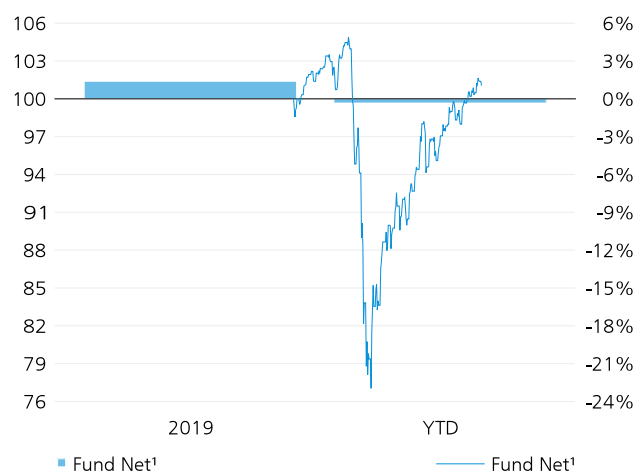
## Risk Indicator

low < 1 2 3 4 **5** 6 7 > high

## Fund Facts

NAV per Share (31.08.2020)	CHF 102.15
52-Week High (19.02.2020)	CHF 106.05
52-Week Low (23.03.2020)	CHF 77.88
Fund Domicile	Switzerland
Share Class Currency	CHF
Fund Currency	CHF
Accounting Year End	30.09.
Share Class Launch Date	05.11.2019
Inception Date Fund	21.04.2017
Start Performance Calculation	01.12.2019
Share Class Volume (million)	CHF 0.01
Fund Volume (million)	CHF 39.31
Shares Outstanding	119.820
Investment Method	Optimized Sampling
Securities Lending	No
Flat Fee p.a.	0.00%
Issue Fees in Favour of the Fund	0.15%
Redempt. Fees in Fav. of the Fund	0.10%
Management Company	Swisscanto Fondsleitung AG, Zurich
Portfolio Management	Zürcher Kantonalbank
Custodian Bank	Zürcher Kantonalbank

## Indexed Performance and Performance in %



Since start performance calculation or at the longest for the last five years. Indexed performance (left scale). Performance in percent (right scale).

## Performance in %

Since	1m	3m	1yr	3yrs p.a.	5yrs p.a.	Start p.a.
Fund Net <sup>1</sup>	3.12	7.03	n.a.	n.a.	n.a.	n.a.
Fund Gross <sup>2</sup>	3.12	7.03	n.a.	n.a.	n.a.	n.a.

Minor deviations in performance can be caused by rounding errors.

## Annual Performance in %

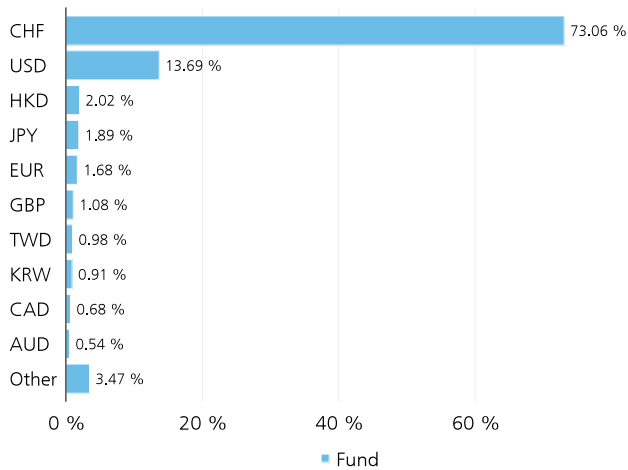
Year	2015	2016	2017	2018	2019	YTD
Fund Net <sup>1</sup>	n.a.	n.a.	n.a.	n.a.	1.39	-0.34
Fund Gross <sup>2</sup>	n.a.	n.a.	n.a.	n.a.	1.39	-0.34

Year/period: Since start performance calculation or for the year/period. Minor deviations can be caused by rounding errors.

<sup>1</sup> The represented net value development less all regular fund fees due. Any further costs due, which can be charged directly to the fund assets, are disclosed in the fund prospectus.

<sup>2</sup> The gross performance indicated before deduction of any regular fund fees incurred.

### Breakdown by Currency



### Breakdown by BVV2 in %

	Fund
Money Market	0.72
Bonds CHF	6.39
Bonds Foreign Currency	5.85
Swiss Equities	26.62
Foreign Equities	47.87
Real Estate Switzerland	4.90
Commodity	7.66

### Largest Positions in %

	Fund
Nestlé SA	5.42
Roche Holding AG	3.73
Novartis AG	3.24
LBMA Gold Price PM (USD/OZ)	2.97
Apple Inc	1.50
Microsoft Corp	1.08
Amazon.com Inc	0.97
UBS (CH) Prop. Fund Swiss Mixed Sima	0.88
Zurich Insurance Group Ltd	0.85
Gold (NYM \$/ozt) DEC-2020	0.80

### Risk Figures

No risk figures shall be made available if the product was launched less than 1 year ago.

### Portfolio Data

	Fund
Number of Positions	15'311

### Sustainability Indicator

high < A B C D E F G > low

## Comments to the Fund

### Target Investor Group - Term

Vested benefits foundations, institutions with the purpose of implementing the voluntary occupational pension schemes in accordance with Art. 1e of the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2) and pension schemes/forms of benefit schemes of pillar 3a with necessary contract.

### Target Investor Group - Description

The Q class is only offered to vested benefits foundations, institutions with the purpose of implementing the voluntary pension schemes in accordance with Art. 1e of the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2) and pension schemes/forms of benefit schemes of pillar 3a in accordance with the ordinance on the tax deductibility of contributions to recognised forms of the benefit schemes (BVV 3) with individual asset management agreement (VV) or individual investment agreement. The second letter «T» indicates that the class reinvests profits (accumulating).

### Flat Fee (FF)

The FF is used for management, asset management and, where compensated, the sale of the fund as well as for compensation of the custodian bank for services provided by it. The FF is composed of the flat-rate management fee (FMF) and the flat-rate administration fee (costs for management and for administration).

### Fees

In order to protect existing Investors, Subscription and Redemption Fees are credited to the respective Subfund by the Fund Management.

### Swinging single pricing (SSP) indirectly

According to fund master data, this fund does not exhibit any swinging single pricing (SSP). However, it cannot be ruled out that an investment is made in a target fund with SSP indirectly.

### Explanation of general risks

The investment differs from an investment in deposits. Investment involves risks, especially with regard to fluctuations in value, capital and return. Investments in foreign currencies are subject to exchange rate fluctuations. Custody and counterparty risks represent further significant risks. We hereby refer to the detailed description of various risks which are included in the prospectus and/or in the Key Investor Information Document (KIID).

### Risk Indicator

The historical data used to calculate the risk and return category cannot be used as a reliable indication of the future risk profile. The reported risk and return category may well be subject to change. The rating by category is consistent with the one shown in the Key Investor Information (KIID). The lowest risk category cannot be compared with a risk-free investment. There is no capital guarantee or capital protection. The risk of capital loss is borne by the investor.

### Breakdown Allocations

Allocation refers to invested fund capital adjusted to 100%. Minor deviations can be caused by rounding errors.

### Modified Duration

The modified duration indicates by how many percent the price of a bond changes if the market interest rate changes by one percentage point.

### Yield to Maturity

The yield to maturity is the average annualised return achieved by an investor if they hold onto a bond until the contractually agreed maturity date.

### Average Coupon

To calculate the average coupon, the coupons are weighted according to the current outstanding volume of invested bonds.

### Sustainability Indicator

The sustainability indicator assesses the sustainability of collective products, including both sustainable and conventional products. It provides the client with an indication of how the theme "sustainability" is reflected in his/her investment portfolio. Using data from the three dimensions of environment (E), reputation (S) and corporate governance (G), the so-called ESG criteria, the degree of an investment fund's sustainability is determined. Based on this indicator, investment funds are classified in sustainability categories ranging from A (the highest level) to G (the lowest level).

### ISO Certification

Asset Management at Zürcher Kantonalbank is ISO 9001 certified. The ISO 9001 certification guarantees that the authorised user has a management system that meets the requirements of a suitable and recognised standard and has been successfully certified/assessed by the Swiss Association for Quality and Management Systems (SQS).

### Further Specific Explanations

- Analyses and data from MSCI Inc. (www.msci.com) were used to compile this report.
- Allocations by sector and credit rating are categorised according to the index provider.
- Copyright 2020 MSCI Inc. All rights reserved.

**Disclaimer**

This document is for promotional and information purposes only, is exclusively intended for distribution in Switzerland, and is not addressed to persons in other countries or to any person who by domicile or nationality is prohibited from receiving such information according to applicable law. Please note that historical performance is not an indicator for current or future performance and that the performance data have been calculated without taking account of the costs and commissions charged at the time of the issue and redemption of units.

This document was produced by Swisscanto Fund Management Company Ltd. and Zürcher Kantonalbank applying the highest standards of diligence and in good faith. However, they do not provide any guarantee with regard to correctness and completeness and accept no liability for losses that may occur through the use of this information. This document is neither an offer nor a recommendation for the subscription or redemption or purchase or sale of financial instruments or financial services and does not discharge the recipient from their own judgement. Zürcher Kantonalbank recommends that the recipient, if need be consulting professional guidance, assess the information in consideration of their personal situation with regard to legal, regulatory, tax and other consequences that might be invoked. The present document has not been drawn up by the "financial analysis" department as defined in the rules of the "Directives on the Independence of Financial Research" published by the Swiss Bankers Association, hence these rules do not apply to this document. This document is not a prospectus within the meaning of Article 652a or 1156 of the Swiss Code of Obligations or Article 27 et seq of the listing rules of SIX Swiss Exchange AG.

This publication and the information contained herein must not be distributed and/or redistributed to, used or relied upon by, any person (whether individual or entity) who may be a US person under Regulation S under the US Securities Act of 1933. By definition, "US person" includes any US resident, any corporation, company, partnership or other entity organised under any law of the United States. The categorisation under Regulation S likewise applies.

The sole binding basis for the acquisition of units in the Swisscanto Investment Foundation are the statutes, rules and any prospectuses of the Swisscanto Investment Foundation. These can be obtained free of charge from the Swisscanto Investment Foundation, Bahnhofstrasse 9, 8001 Zurich or [www.swisscanto.ch](http://www.swisscanto.ch).