

# HELVETIA ALLEGRA 30 - Class R1

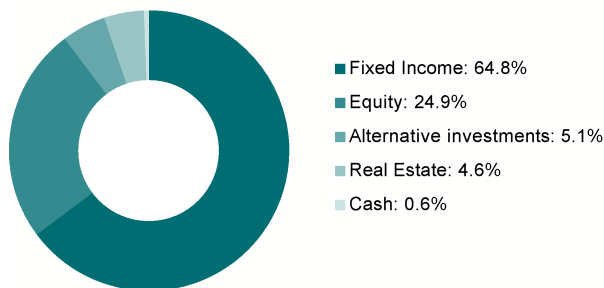
## Key Information

ISIN	CH0412078344
Valor number	41207834
Currency	CHF
Domicile	Switzerland
Launch date	07/08/2018
NAV	110.63
Global category	Mixed fund
PRIIPS KID	2
TER	0.82%
Fund size in millions CHF	95.2
Size share class in millions CHF	39.3
Duration	6.66

## Investment Objective

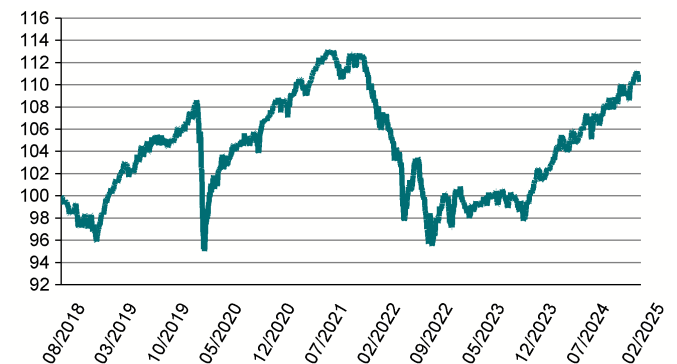
The investment objective is to achieve a sustainable return while simultaneously attempting to limit the risk. The long-term investment horizon prioritizes security before profitability, so that the risks are balanced with the return. Active asset management: The portfolio is highly diversified across asset classes, countries, sectors and currencies. The maximum equity share in the portfolio is 30%. The sub-fund complies with the investment restrictions for pension funds in accordance with the BVG and its implementing ordinance Art. 53 ff BVV 2. However, based on Art. 50 para. 4 BVV 2, the proportion of equities and foreign currency investments in this sub-fund is higher than for conventional pension funds.

## Asset allocation

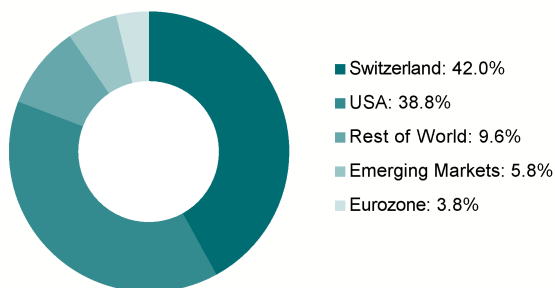


## Evolution of NAV

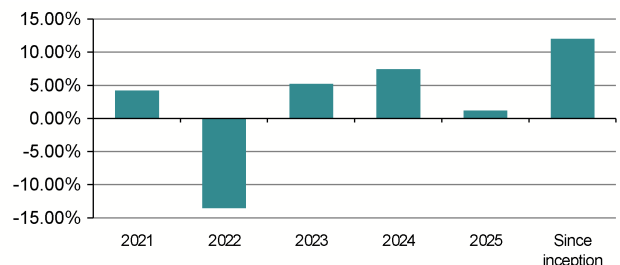
Period: 07/08/2018 to 28/02/2025



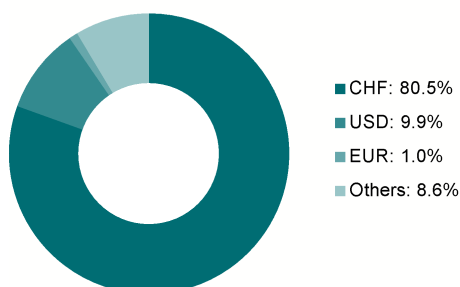
## Regional equity allocation



## Performance (annual)



## Currency allocation



## Performance\*

	2021	2022	2023	2024	2025	Since inception
HELVETIA ALLEGRA 30 - R1	4.20%	-13.50%	5.22%	7.47%	1.20%	12.02%

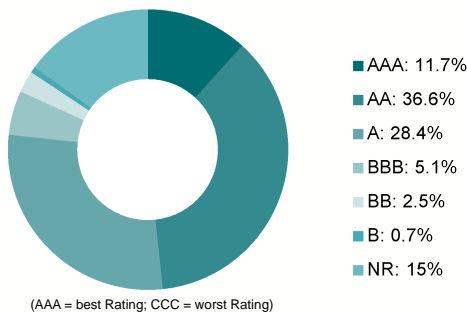
\* Performance is expressed as a percentage of the net asset value (NAV) and reflects the change in the NAV per unit. It corresponds to the total return achieved within the referenced period in the fund's unit of account less the total expenses charged to the fund assets (total expense ratio or TER), in particular the management and custodian bank fees and transaction costs.

## Top 10 positions

	Portfolio weight
UBS(Lux)FS BMSCI ArLiqCorpSus	4.98%
iShares JPMorgan EM Lcl Govt B	4.77%
Xtrackers MSCI World ETF 1C	4.45%
iShares Core Global Aggt Bd ET	4.34%
UBS AG LON (MSCI AC ) 31-12-99	3.72%
AMUNDI MSCI WORLD ETF DR USD A	3.44%
SPDR Blmbgr Glb Aggr Bd ETF C	3.23%
CSIMF SWISS REAL ESTATE SECURITIES EB	2.92%
Xtrackers II ESG Global Agg Bd	2.48%
NESTLE SA-REG	1.35%

## ESG Ratings

Rating ESG, based on MSCI methodology



**No sustainability factors (ESG factors) are taken into account in the management of this sub-fund.**

The MSCI ESG Rating measures a company's resilience to long-term material industry environmental, social and governance risks. It is calculated using a rules-based methodology to identify industry leaders and laggards based on their exposure to ESG risks and how they manage these risks compared to other companies. ESG ratings range from leading (AAA, AA) to average (A, BBB, BB) to lagging (B, CCC).

### Market Review in Q4 2024

Regional growth divergences appear to have persisted during the fourth quarter. At least, this is suggested by key leading indicators, which point to robust growth in the United States and below-average growth in many European economies. The central banks continued their interest rate cuts despite sometimes still elevated inflation levels. The US Federal Reserve, the European Central Bank, and the Swiss National Bank each cut their key interest rates by 50 basis points in the fourth quarter.

Economic developments in financial markets were overshadowed by the US presidential election. The re-election of Donald Trump led to a rise in inflation expectations among investors while dampening expectations for US budget consolidation and further rate cuts. This caused bond yields to increase, which negatively impacted global bond markets. The Bloomberg Global Aggregate Bond Index recorded a quarter-on-quarter loss of -5.1%. US equities (S&P 500 +2.4%) benefited from the prospect of potential tax cuts and deregulation measures. In contrast, concerns over potential tariffs and trade barriers weighed on market sentiment in Europe. The EuroStoxx 50 declined by -1.7%, while the Swiss SMI delivered a particularly weak performance, falling by -4.7%.

### Portfolio Activity in Q4 2024

We regularly took profit on outperforming equities and allocated the proceeds to underperforming bonds.

#### Important legal information:

The information contained in this document is neither an offer nor a solicitation to buy or sell any financial instruments or services. It is for general information purposes only and therefore does not relate to the circumstances of any individual person or entity. No guarantee can be given for accuracy, completeness and correctness.

The fund is authorised for distribution in Switzerland.

Every investment involves risks, in particular the value and return of the fund units may fall or rise. Past performance is not a reliable indicator of future performance; actual performance may be higher or lower. Helvetia Swiss Insurance Company Ltd accepts no liability for any losses. Investments should be made not only after a thorough study of the prospectus, the key investor information and the current annual and semi-annual reports, but also with the assistance of a professional financial advisor if necessary. The documents mentioned can be obtained free of charge from Helvetia Swiss Insurance Company Ltd, Dufourstrasse 40, 9001 St. Gallen or CACEIS (Switzerland) SA, Route de Signy 35, 1260 Nyon.

Although Helvetia Swiss Insurance Company Ltd is the provider of information, including but not limited to MSCI ESG Research LLC and its affiliates (the ESG Parties), information (the Information) is obtained from sources it believes to be reliable, none of the ESG Parties guarantees the originality, accuracy and/or completeness of the data contained therein and expressly disclaims any direct or indirect liability, including liability customary in the industry. The information contained in this brochure may only be used for personal use. Furthermore, it may not be reproduced or redistributed in any form and may not be used as a basis or component of financial instruments, products or indices.