

# Rigorously selected funds with exclusively low costs

Asset class	Fund name	ISIN	Fund currency	Type	Style	Fund costs (TER)	
						Easy Invest <sup>2</sup>	Standard <sup>3</sup>
<b>Bonds</b>							
CHF	AXA IM Swiss Fund – Bonds	CH0593936054	CHF	Fund	Active	<b>0.18 %</b>	0.78 %
EUR	iShares Core € Corp Bond	IE00BK6NC407	CHF <sup>1</sup>	ETF	Passive	<b>0.25 %</b>	0.25 %
USD	AXA IM FIIS US Corp. Interm. Bonds	LU0665681309	CHF <sup>1</sup>	Fund	Active	<b>0.42 %</b>	0.96 %
High yield	AXA WF US High Yield Bonds	LU0997828206	CHF <sup>1</sup>	Fund	Active	<b>0.67 %</b>	1.47 %
Emerging nations	CS EmMkt Corp. IG Bond	LU1009467850	CHF <sup>1</sup>	Fund	Active	<b>0.64 %</b>	1.28 %
<b>Real estate</b>							
Switzerland	UBS SXI Real Estate Funds	CH0105994401	CHF	ETF	Passive	<b>0.93 %</b>	0.93 %
<b>Equities</b>							
Switzerland	AXA Strategy Fund – Swiss Equity	CH0467052848	CHF	Fund	Active	<b>0.54 %</b>	1.57 %
Europe	Vanguard FTSE Dev. Europe	IE00B945VV12	EUR	ETF	Passive	<b>0.10 %</b>	0.10 %
US	iShares Core S&P 500	IE0031442068	USD	ETF	Passive	<b>0.07 %</b>	0.07 %
Asia and Pacific	Fidelity Asia Pacific Opport. Fund	LU2045877524	USD	Fund	Active	<b>0.91 %</b>	1.95 %
Emerging nations	Vontobel mtX Sust EmMkts Ldrs	LU1767066605	USD	Fund	Active	<b>0.74 %</b>	2.02 %
<b>Precious metals</b>							
Gold	CSIF II Gold Blue	CH0220919085	CHF <sup>1</sup>	IF	Passive	<b>0.25 %</b>	0.25 %
Silver	Swisscanto Physical Silver	CH0106406199	CHF <sup>1</sup>	ETF	Passive	<b>0.44 %</b>	0.44 %
<b>Cash</b>	Bank CIC bank account, interest 0.0 %		CHF	Account		<b>0.00 %</b>	0.00 %



## Our quality guarantee

### Pay the same costs as pension funds

- Fund costs that otherwise only apply to institutional investors (such as pension funds) or major investors
- Save approx. 1% p.a. depending on the fund

### Efficient mix of ETFs and active funds

- Established markets: low-cost, passively managed ETFs/index funds
- Markets with more challenging structures: funds with active management by market experts

### Best in class – selection and monitoring

- Multi-level selection process: only the best fund will be accepted.
- Regular monitoring and exchanging if better funds are available

### No currency risk on bonds

- Full stabilizing effect: all investments in bonds are hedged against currency fluctuations

**Fund costs overall for a balanced portfolio: 0.38 % 0.84 %**

<sup>1</sup> Foreign currency hedged in CHF

<sup>2</sup> Special costs for EasyInvest customers

<sup>3</sup> Costs for investors with standard securities custody accounts (excluding EasyInvest)

ETF = Exchange-traded funds

IF = Index funds

TER = Total expense ratio