



Carefully selected funds with exclusively low costs

Asset class	Fund name	ISIN	Currency	Type	Style	Fund costs (TER)	
						Easy Invest ²	Standard ³
Bonds							
CHF	AXA IM Swiss Fund – Bonds	CH0593936054	CHF	Fund	Active	0.18 %	0.78 %
EUR	iShares Core € Corp Bond	IE00BK6NC407	CHF ¹	ETF	Passive	0.25 %	0.25 %
USD	AXA IM FIIS US Corp Interm Bonds	LU0665681309	CHF ¹	Fund	Active	0.42 %	0.96 %
High Yield	AXA WF US High Yield Bonds	LU0997828206	CHF ¹	Fund	Active	0.67 %	1.46 %
Emerging Markets	CS EmMkt Corp IG Bond	LU1009467850	CHF ¹	Fund	Active	0.68 %	1.27 %
Real Estate							
Swiss	UBS SXI Real Estate Funds	CH0105994401	CHF	ETF	Passive	0.98 %	0.98 %
Equities							
Switzerland	AXA Strategy Fund – Swiss Equity	CH0467052848	CHF	Fund	Active	0.40 %	1.57 %
Europe	iShares MSCI Europe ESG Screened	IE00BFNM3D14	EUR	ETF	Passive	0.12 %	0.12 %
USA	Vanguard ESG North America All Cap	IE000058J820	USD	ETF	Passive	0.12 %	0.12 %
Asia and Pacific	Fidelity Asia Pacific Opport Fund	LU2045877524	USD	Fund	Active	0.90 %	1.91 %
Emerging Markets	Vontobel mtX Sust EmMkts Ldrs	LU1767066605	USD	Fund	Active	0.75 %	2.03 %
Precious Metals							
Gold	CSIF II Gold Blue	CH0220919085	CHF ¹	IF	Passive	0.25 %	0.25 %
Silver	ZKB Silver	CH0183136024	CHF ¹	ETF	Passive	0.60 %	0.60 %
Cash	Bank CIC bank account, interest 0.0 %		CHF	Account		0.00 %	0.00 %

Fund costs overall for a balanced portfolio: 0.38 % 0.85 %



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

¹ Foreign currency hedged in CHF

² Special costs for EasyInvest customers

³ Costs for investors with standard securities custody accounts (excluding EasyInvest)

ETF = Exchange-traded funds

IF = Index funds

TER = Total expense ratio