



# Carefully selected funds with exclusively low costs

Asset class	Fund name	ISIN	Currency	Type	Style	Fund costs	
						Easy Invest <sup>2</sup>	Standard <sup>3</sup>
<b>Bonds</b>							
CHF	<a href="#">BNP Paribas - Bonds CHF</a>	CH0593936054	CHF	Fund	Active	<b>0.18 %</b>	0.79 %
EUR	<a href="#">iShares Core € Corp Bond</a>	IE00BK6NC407	CHF <sup>1</sup>	ETF	Passive	<b>0.11 %</b>	0.11 %
USD	<a href="#">AXA IM FIIS US Corp Interm Bonds</a>	LU0665681309	CHF <sup>1</sup>	Fund	Active	<b>0.39 %</b>	0.96 %
High Yield	<a href="#">AXA WF US High Yield Bonds</a>	LU0997828206	CHF <sup>1</sup>	Fund	Active	<b>0.68 %</b>	1.47 %
Emerging Markets	<a href="#">UBS EmMkt Corp IG Bond</a>	LU3062796027	CHF <sup>1</sup>	Fund	Active	<b>0.63 %</b>	1.25 %
<b>Real Estate</b>							
Swiss	<a href="#">UBS SXI Real Estate Funds</a>	CH0105994401	CHF	ETF	Passive	<b>1.04 %</b>	0.96 %
<b>Equities</b>							
Switzerland	<a href="#">AXA Strategy Fund – Swiss Equity</a>	CH0467052848	CHF	Fund	Active	<b>0.29 %</b>	1.57 %
Europe	<a href="#">iShares MSCI Europe ESG Screened</a>	IE00BFNM3D14	EUR	ETF	Passive	<b>0.12 %</b>	0.12 %
USA	<a href="#">Vanguard ESG North America All Cap</a>	IE000058J820	USD	ETF	Passive	<b>0.12 %</b>	0.12 %
Asia and Pacific	<a href="#">Fidelity Asia Pacific Opport Fund</a>	LU2045877524	USD	Fund	Active	<b>0.89 %</b>	1.90 %
Emerging Markets	<a href="#">Vontobel mtX Sust EmMkts Ldrs</a>	LU1767066605	USD	Fund	Active	<b>0.76 %</b>	2.03 %
<b>Precious Metals</b>							
Gold	<a href="#">UBS Gold Index Fund</a>	CH0220919085	CHF <sup>1</sup>	IF	Passive	<b>0.25 %</b>	0.25 %
Silver	<a href="#">Swisscanto Silver</a>	CH0183136024	CHF <sup>1</sup>	ETF	Passive	<b>0.60 %</b>	0.60 %
<b>Cash</b>	Bank CIC bank account, interest 0.0 %		CHF	Account		<b>0.00 %</b>	0.00 %

**Fund costs overall for a balanced portfolio: 0.34 % 0.84 %**



**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

<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

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