

Champ Max40 Liberty 3a Retirement Savings

Description

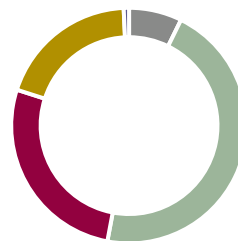
The "Champ Max40" strategy invests in the three best LPP strategy funds in each peer group, measured in terms of costs and meaningful return and risk indicators. The dynamic strategy is quantitatively reviewed once a year and automatically adjusted. The equities content is capped at 40%.

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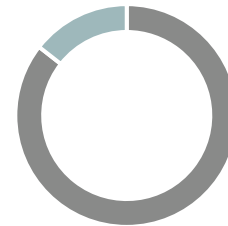
Portfolio composition

Asset class		Currency	
Liquidity	7.3%	CHF	85.6%
Bonds	45.7%	Forex	14.4%
Equities	27.0%		
Real estate	19.3%		
Alternative investments	0.7%		



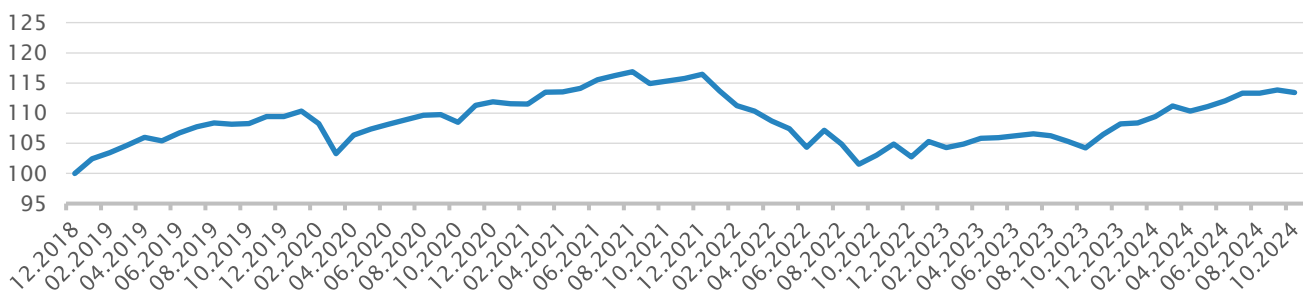
- Liquidity
- Bonds
- Equities
- Real estate
- Alternative investments

Strategy	TER
5.0% Cash	-
31.7% Swiss Life BVG-Mix 25	0.52%
31.7% Swisscanto BVG 3 Portfolio 25 RT	0.61%
31.7% IST2 Mixta Optima 30 I	0.54%
Total	0.53%



- CHF
- Forex

Performance (indexed, in CHF)*



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2024	0.13%	1.00%	1.59%	-0.78%	0.67%	0.86%	1.17%	-0.02%	0.48%	-0.39%			4.77%
2023	2.50%	-0.99%	0.57%	0.91%	0.12%	0.28%	0.29%	-0.29%	-0.89%	-1.00%	2.13%	1.66%	5.35%
2022	-2.36%	-2.14%	-0.82%	-1.50%	-1.17%	-2.86%	2.66%	-2.13%	-3.15%	1.44%	1.82%	-2.05%	-11.77%
2021	-0.24%	-0.07%	1.74%	0.09%	0.48%	1.28%	0.58%	0.58%	-1.69%	0.34%	0.36%	0.62%	4.10%
2020	0.81%	-1.85%	-4.62%	2.99%	0.96%	0.70%	0.70%	0.70%	0.08%	-1.14%	2.57%	0.50%	2.20%
2019	2.45%	0.97%	1.18%	1.26%	-0.52%	1.26%	0.92%	0.60%	-0.18%	0.09%	1.09%	-0.01%	9.44%

*The performance is based on a model portfolio with monthly rebalancing.

	YTD	1 Year	3 Years p.a.	5 Years p.a.
Performance*	4.77%	8.78%	-0.56%	-0.76%

Methodology

The LPP strategy funds are compared over a three-year period based on six predefined criteria (performance, volatility, TER, Sharpe Ratio, maximum drawdown and maximum drawdown recovery). The three best pension products per peer group are then selected and weighted equally in the "Champ Max40" strategy. If no three products offer the required three-year track record, no more than three funds with the lowest costs (TER) are chosen. This quantitative selection process is conducted at least once a year (usually during fall) and if applicable, the strategy is automatically adjusted.

Disclaimer

For further information, please contact your consultant. Past performance is no indication of future performance and no guarantee of future values or results. Please refer to the legal notices under www.compare-invest.ch.