

Selection Index 80

Description

The "Selection Index 80" strategy invests in pure index funds and is implemented so as to ensure that the return and risk on the portfolio match the benchmark as closely as possible. The strategy is reviewed each year based on clearly defined selection criteria, and is approved by the Board of Trustees. You benefit from low product costs and the portfolio can be delivered to your private assets upon withdrawal. The strategic equity content is 80%.

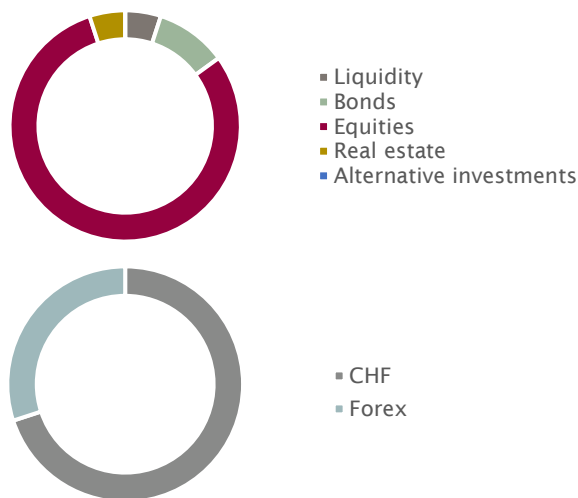
Contact

Liberty Vorsorge
 Mail info@liberty.ch
 Phone +41 587 33 03 22
 Web www.liberty.ch

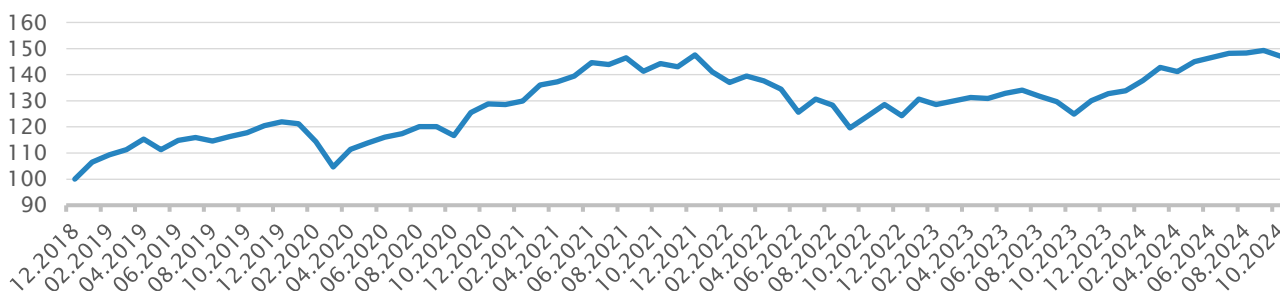
Portfolio composition

| Asset class | Currency | |
|-------------------------|----------|-----------|
| Liquidity | 5% | CHF 70% |
| Bonds | 10% | Forex 30% |
| Equities | 80% | |
| Real estate | 5% | |
| Alternative investments | 0% | |

| Strategy | TER |
|---|--------------|
| 10% CSIF (CH) Bond Switzerland AAA-BBB Blue FB | 0.16% |
| 40% UBS (CH) Index Fund - Equities Switzerland All NSL (A-acc) | 0.16% |
| 18% UBS (CH) Investment Fund - Equities Global Passive W | 0.26% |
| 10% UBS (CH) Index Fund - Equities World ex CH (CHF hedged A-a) | 0.37% |
| 12% UBS (CH) Index Fund - Equities Emerging Markets NSL (A-acc) | 0.31% |
| 5% Swisscanto (CH) Index Real Estate Fund Switzerland ind. FA | 0.91% |
| Total | 0.25% |



Performance (indexed, in CHF)*



| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| 2024 | 0.82% | 2.89% | 3.64% | -1.12% | 2.77% | 1.05% | 1.12% | 0.07% | 0.63% | -1.44% | | | 10.79% |
| 2023 | 5.13% | -1.56% | 1.03% | 1.02% | -0.27% | 1.44% | 0.93% | -1.74% | -1.52% | -3.76% | 4.20% | 2.07% | 6.84% |
| 2022 | -4.40% | -2.88% | 1.80% | -1.32% | -2.37% | -6.57% | 4.02% | -1.78% | -6.76% | 3.68% | 3.63% | -3.32% | -15.81% |
| 2021 | -0.17% | 1.02% | 4.73% | 0.93% | 1.60% | 3.68% | -0.50% | 1.74% | -3.47% | 2.05% | -0.81% | 3.19% | 14.63% |
| 2020 | -0.53% | -5.71% | -8.47% | 6.42% | 2.22% | 1.97% | 1.19% | 2.23% | 0.02% | -2.86% | 7.54% | 2.64% | 5.64% |
| 2019 | 6.54% | 2.64% | 1.73% | 3.73% | -3.56% | 3.23% | 0.98% | -1.15% | 1.45% | 1.23% | 2.29% | 1.22% | 21.92% |

| | YTD | 1 Year | 3 Years p.a. | 5 Years p.a. |
|--------------|--------|--------|--------------|--------------|
| Performance* | 10.79% | 17.83% | 0.66% | 4.55% |

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

Methodology

The index funds are selected according to six predefined criteria (benchmark, performance, cost, deliverability, distribution approval and volume). The best product in the peer group is then chosen and weighted according to the strategic asset allocation in the "Selection Index 80" strategy. The dynamic strategy is quantitatively reviewed once a year and adjusted by the Board of Trustees.

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.