

Strategy relevate dynamic

Factsheet per 30.06.2025

Strategy description

The bond exposure of the relevate dynamic strategy is mainly invested in Swiss domiciled securities with a generally very good debtor quality. The impact of interest rate changes tends to be lower due to shorter remaining maturities.

The equity exposure of relevate dynamic is mainly invested in leading global large-capitalized companies mostly from developed countries. In addition, leading Swiss small- and mid-capitalized companies are included. Overall, Switzerland is a regional heavyweight in this strategy.

The real estate exposure is fully domiciled in Switzerland and is implemented indirectly through fund holdings.

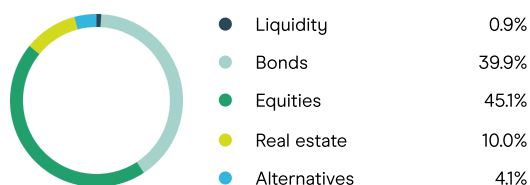
Gold, hedged in Swiss francs, serves as a portfolio stabilizer in this strategy.

Around 80% of the relevate dynamic strategy is managed in Swiss francs. Additional opportunities/risks arise from investments held in foreign currencies.

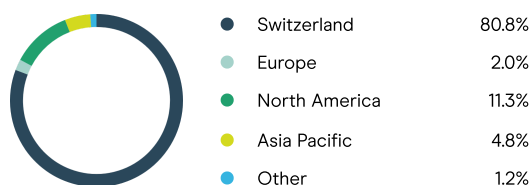
Strategy details

| | |
|--------------------|---|
| Instruments | passive index funds |
| Fund provider | Swisscanto |
| Custodian bank | Zürcher Kantonalbank |
| Foundations | Pens3a, PensFree, Independent |
| Reference currency | CHF |
| Tradability | weekly |
| Income | reinvesting |
| Rebalancing | quarterly |
| Launch | 01.11.2022 |
| All-in fee | 0.45% p.a.* |
| Sustainability | <div> <div>A</div> <div>B</div> <div>C</div> <div>D</div> <div>E</div> <div>F</div> <div>G</div> </div> <div>high low</div> |

Asset classes



Currencies



Risk and return indicators

Current year

| Period | YTD | Q1 | Q2 | Q3 | Q4 |
|--------|------|------|------|------|------|
| Return | 2.6% | 1.6% | 1.0% | 0.0% | 0.0% |

Historical

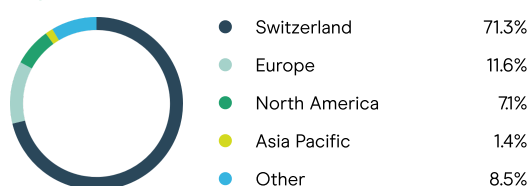
| Period | 3 years | 5 years | 10 years |
|-----------------|---------|---------|----------|
| Return | 18.2% | 21.6% | 48.0% |
| Return p.a. | 5.7% | 4.0% | 4.0% |
| Volatility p.a. | 6.2% | 6.6% | 6.4% |

Indexed return, by cost



Bonds

Regions



Ratings



100% Swiss francs

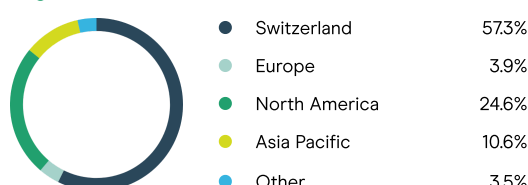
Ø yield to maturity in %: 0.7

Ø residual maturity in years: 5.3

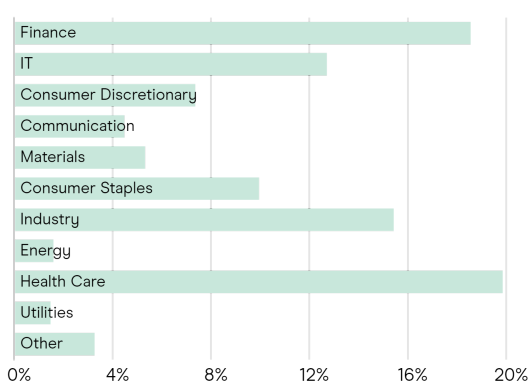
Ø modified duration in %: 4.9

Equities

Regions



Sectors



Instruments used

| Asset class | Instrument | ISIN | Weighting |
|--------------|--|--------------|-----------|
| Liquidity | | | 1.0% |
| Bonds | Index Bond Fund Total Market AAA-BBB 1-5 CHF | CH0215803898 | 21.0% |
| Bonds | Index Bond Fund Total Market AAA-BBB CHF | CH0215804664 | 19.0% |
| Equities | Index Equity Fund Switzerland Total (II) CHF | CH0192306469 | 15.9% |
| Equities | Index Equity Fund Small & Mid Caps Switzerland CHF | CH0132501898 | 9.8% |
| Equities | Index Equity Fund MSCI® World ex Switzerland USD | CH0140549293 | 14.5% |
| Equities | Index Equity Fund Emerging Markets CHF | CH0117044971 | 4.8% |
| Real estate | Index Real Estate Fund Switzerland indirect CHF | CH0117052545 | 10.0% |
| Alternatives | Index Precious Metal Fund Gold Physical CHF hedged | CH0465056536 | 4.0% |

Disclaimer

The pension assets are held by the respective foundations through an omnibus structure at Swiss banks, which act as custodian banks for the relevant solutions. The investment instruments used and their issuers can be replaced by relevant at any time. Furthermore, the investment strategies can be adjusted if the investment guidelines in accordance with BVG, BVV2 and/or the investment regulations of the relevant foundations change. The foundations determine whether interest is paid on the liquidity and at what rate. It is also up to the foundations to decide whether these are credited to the account of the insured person or offset against the fees. The time-weighted return (TWR) method is used to measure performance. The historical performance (prior to the launch of the relevant* strategies) is based on the performance of the instruments used and/or their benchmarks. The actual performance achieved may differ from the published performance. The relevant* strategies are traded by the custodian bank on every 2nd value date of a week as far as possible. There may be delays for technical or other reasons. Depending on the cause, trading will take place on the following day. If this is not possible, trading will not take place for that week and will take place on the 2nd value date of the following week. Trading may be suspended under special circumstances. A corresponding message will be posted on relevat.ch. Incoming funds, strategy changes and investment and divestment orders entered via the relevant dashboard on the value date of the first working day of a week are taken into account for trading. In the case of order types that trigger sell and buy orders at the same time (e.g. strategy changes), the actually settled stock exchange orders may deviate from the stock exchange orders calculated on the 2nd value date due to market movements and lead to temporary misallocations. The periodicity and functionalities can be adjusted in favor of more regular trading. The foundations are only liable for exercising due diligence when transmitting orders to the custodian bank, but not for any acts or omissions on the part of the custodian bank. The current quota is reset to the neutral quota (rebalancing) on a quarterly basis. Fees are charged quarterly or on a pro rata basis. In addition, the functionality of the mechanisms for investments and divestments, strategy changes, rebalancing, stock exchange trading and performance calculation is guaranteed by an external provider. Past performance is no guarantee of future performance. Moreover, there is no guarantee that the value of an invested strategy will correspond to the originally invested capital upon redemption. Neither relevant* nor the foundations involved accept any liability for any losses. All information has been compiled with the utmost care and to the best of our knowledge and belief.

*The fees may be higher due to external product costs. Last year the surcharge was 0.07%.