

## Strategy relevate maximum

Factsheet per 31.07.2025

### Strategy description

The bond exposure of the relevate maximum 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 maximum is mainly invested in leading global large-capitalized companies mostly from developed countries. In addition, leading Swiss small- and mid-capitalized companies are included. The regional allocation to Swiss equities is balanced 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 60% of the relevate maximum 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	A B <b>C</b> D E F G high low

### Asset classes



### Currencies



### Risk and return indicators

#### Current year

Period	YTD	Q1	Q2	Q3	Q4
Return	5.0%	1.7%	1.4%	-	-

#### Historical

Period	3 years	5 years	10 years
Return	20.3%	38.1%	82.1%
Return p.a.	6.4%	6.7%	6.2%
Volatility p.a.	9.7%	10.7%	10.7%

### Indexed return, by cost



## Bonds Regions



## Ratings

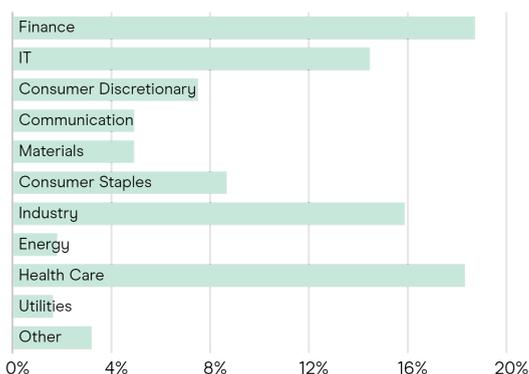


100% Swiss francs    Ø yield to maturity in %: 0.7    Ø residual maturity in years: 6.2    Ø modified duration in %: 5.8

## 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	2.5%
Bonds	Index Bond Fund Total Market AAA-BBB CHF	CH0215804664	5.5%
Equities	Index Equity Fund Switzerland Total (II) CHF	CH0192306469	24.4%
Equities	Index Equity Fund Small & Mid Caps Switzerland CHF	CH0132501898	19.3%
Equities	Index Equity Fund MSCI® World ex Switzerland CHF hedged	CH0509624901	1.3%
Equities	Index Equity Fund MSCI® World ex Switzerland USD	CH0140549293	30.0%
Equities	Index Equity Fund Emerging Markets CHF	CH0117044971	10.0%
Real estate	Index Real Estate Fund Switzerland indirect CHF	CH0117052545	4.0%
Alternatives	Index Precious Metal Fund Gold Physical CHF hedged	CH0465056536	2.0%

## 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 [relevate.ch](http://relevate.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 0.03%.