

Swisscanto BVG 3 Portfolio 75 RT CHF

Mixed | reinvesting | August 2020

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Investment Group Description

In accordance with BVV 2 – equity component exceeded

The investment group pursues a strategy predominantly oriented towards possible capital growth in the form of equities, which is supplemented by capital returns from bonds. The investment group has been designed as a "fund of funds" (umbrella fund) and can invest up to 100% in collective investment instruments.

Profile/Suitability

This product is suitable for investors who

- have at least a medium-term investment horizon.

Only assets from tax-exempt institutions for occupational restricted private pension plans and for 1e foundations in Switzerland is permitted.

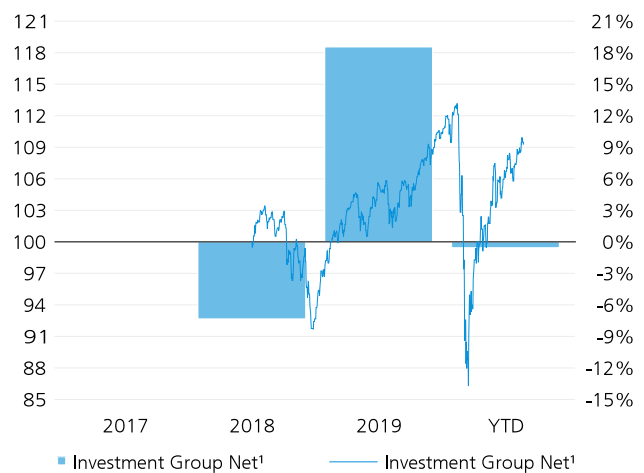
Risk Indicator

low < 1 2 3 4 5 6 7 > high

Investment Group Facts

NAV per Share (31.08.2020)	CHF 107.80
52-Week High (19.02.2020)	CHF 111.67
52-Week Low (23.03.2020)	CHF 85.16
Investment Group Domicile	Switzerland
Share Class Currency	CHF
Investment Group Currency	CHF
Accounting Year End	30.06.
Share Class Launch Date	06.06.2018
Inception Date Investment Group	06.06.2018
Start Performance Calculation	01.07.2018
Share Class Volume (million)	CHF 18.94
Investment Group Size (million)	CHF 29.91
Shares Outstanding	175'672.494
Flat Fee p.a.	0.70%
Total Expense Ratio p.a.	0.90%
Issue Fees in Favour of the Fund	0.00%
Redempt. Fees in Fav. of the Fund	0.00%
Investment Foundation	Swisscanto Investment Foundations, Zurich
Portfolio Management	Zürcher Kantonalbank
Custodian Bank	Zürcher Kantonalbank

Indexed Performance and Performance in %



Since start performance calculation or at the longest for the last five years. Indexed performance (left scale). Performance in percent (right scale).

Performance in %

Since	1m	3m	1yr	3yrs p.a.	5yrs p.a.	Start p.a.
Investment Group Net ¹	3.28	5.57	5.37	n.a.	n.a.	4.16
Investment Group Gross ²	3.34	5.76	6.25	n.a.	n.a.	5.07

Minor deviations in performance can be caused by rounding errors.

Annual Performance in %

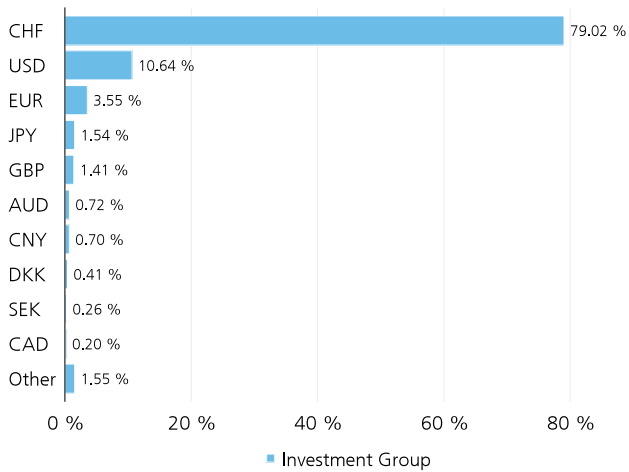
Year	2015	2016	2017	2018	2019	YTD
Investment Group Net ¹	n.a.	n.a.	n.a.	-7.33	18.55	-0.55
Investment Group Gross ²	n.a.	n.a.	n.a.	-6.91	19.62	-0.02

Year/period: Since start performance calculation or for the year/period. Minor deviations can be caused by rounding errors.

¹ The represented net value development less all regular fund fees due. Any further costs due, which can be charged directly to the fund assets, are disclosed in the fund prospectus.

² The gross performance indicated before deduction of any regular fund fees incurred.

Breakdown by Currency



Largest Positions in %

	Investment Group
Nestlé SA	4.51
Roche Holding AG	4.23
Novartis AG	2.96
Microsoft Corp	1.58
Alphabet Inc	1.26

Sustainability Indicator

high < A B C D E F G > low

Breakdown by BVV2 in %

	Investment Group
Money Market	3.97
Bonds CHF	5.97
Bonds Foreign Currency	7.38
Swiss Equities	26.77
Foreign Equities	47.78
Real Estate Switzerland	8.14
Other	-0.01

Exposure values reflect the economic perspective. Negative values thus do not necessarily result from actual short positions, but can arise due to the calculation method (such as derivatives or value differences).

Largest Issuers in %

	Investment Group
Pfandbriefb. schweiz. Hyp.	1.06
Swiss Confederation	1.02
Japan	0.93
Pfandbriefz. schweiz. KB	0.88
United States of America	0.52

Risk Figures

annualised/realised	1yr	3yrs	5yrs
Volatility Investment Group	13.19%	n.a.	n.a.
Sharpe Ratio	0.45	n.a.	n.a.

Portfolio Data

	Investment Group
Number of Positions	7'068
Modified Duration	8.17
Yield to Maturity	0.50%
Time to Maturity in Years	8.93
Average Coupon	1.59%

Comments to the Investment Group

Target Investor Group - Term

Vested benefits foundations and retirement benefit plans and forms of benefit schemes under pillar 3a

Target Investor Group - Description

Units of share class R are reserved for participation in the following institutions for occupational pensions (pillar 2) and tied personal pension provision 3a: Vested benefits foundations in accordance with the Swiss federal law on Vested Benefits in Occupational Old Age, Survivors' and Disability Benefit Plans (FZG) and retirement benefit plans and forms of benefit schemes under pillar 3a in accordance with the ordinance on the tax deductibility of contributions to recognised forms of benefit schemes (BVV 3). The second letter «T» indicates that the class reinvests profits (accumulating).

Flat Fee (FF)

The FF is used for management, asset management and, where compensated, the sale of the fund as well as for compensation of the custodian bank for services provided by it. The FF is composed of the flat-rate management fee (FMF) and the flat-rate administration fee (costs for management and for administration).

Total Expense Ratio (TER)

The TER refers to the commissions regularly charged to the fund assets (operating expenses) and is expressed as a percentage of the fund's assets. The figure quoted relates to the level of the TER in the past financial year and does not guarantee that the level will be similar in the future.

Fees

In order to protect existing Investors, Subscription and Redemption Fees are credited to the respective Subfund by the Fund Management.

Swinging single pricing (SSP) indirectly

According to fund master data, this fund does not exhibit any swinging single pricing (SSP). However, it cannot be ruled out that an investment is made in a target fund with SSP indirectly.

Explanation of general risks

The investment differs from an investment in deposits. Investment involves risks, especially with regard to fluctuations in value, capital and return. Investments in foreign currencies are subject to exchange rate fluctuations. Custody and counterparty risks represent further significant risks. We hereby refer to the detailed description of various risks which are included in the prospectus and/or in the Key Investor Information Document (KIID).

Risk Indicator

The historical data used to calculate the risk and return category cannot be used as a reliable indication of the future risk profile. The reported risk and return category may well be subject to change. The rating by category is consistent with the one shown in the Key Investor Information (KIID). The lowest risk category cannot be compared with a risk-free investment. There is no capital guarantee or capital protection. The risk of capital loss is borne by the investor.

Breakdown Allocations

Allocation refers to invested fund capital adjusted to 100%. Minor deviations can be caused by rounding errors.

Volatility

Volatility is a statistical measure of risk which indicates the extent to which the absolute return on an investment or a portfolio fluctuates on average around its mean value in the course of a year.

Sharpe Ratio

The Sharpe ratio is a performance measure which indicates the risk-adjusted excess return (difference between the portfolio return and the risk-free return) compared to the investment risk incurred (volatility).

Modified Duration

The modified duration indicates by how many percent the price of a bond changes if the market interest rate changes by one percentage point.

Yield to Maturity

The yield to maturity is the average annualised return achieved by an investor if they hold onto a bond until the contractually agreed maturity date.

Average Coupon

To calculate the average coupon, the coupons are weighted according to the current outstanding volume of invested bonds.

Sustainability Indicator

The sustainability indicator assesses the sustainability of collective products, including both sustainable and conventional products. It provides the client with an indication of how the theme "sustainability" is reflected in his/her investment portfolio. Using data from the three dimensions of environment (E), reputation (S) and corporate governance (G), the so-called ESG criteria, the degree of an investment fund's sustainability is determined. Based on this indicator, investment funds are classified in sustainability categories ranging from A (the highest level) to G (the lowest level).

ISO Certification

Asset Management at Zürcher Kantonalbank is ISO 9001 certified. The ISO 9001 certification guarantees that the authorised user has a management system that meets the requirements of a suitable and recognised standard and has been successfully certified/assessed by the Swiss Association for Quality and Management Systems (SQS).

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