

Swisscanto IF Avant BVG Portfolio 75 GT CHF

Mixed | reinvesting | August 2020

Security Number: 45255490
ISIN-Number: CH0452554907

Bloomberg: SWP75GT SW

Investment Group Description

Equity share according to BVV 2 exceeded

Actively managed "Fund of Funds" (umbrella fund), consisting of equity, bond and real estate funds from Swisscanto. The investment group pursues an investment strategy aimed at capital gains. The equities portion averages 75%, the bond portion around 20% and the real estate portion around 5%.

Profile/Suitability

This product is suitable for investors who

- have at least a medium-term investment horizon.

Only monies from tax-exempt institutions for occupational pension provision (Pillar 2) are permitted for investment in Switzerland.

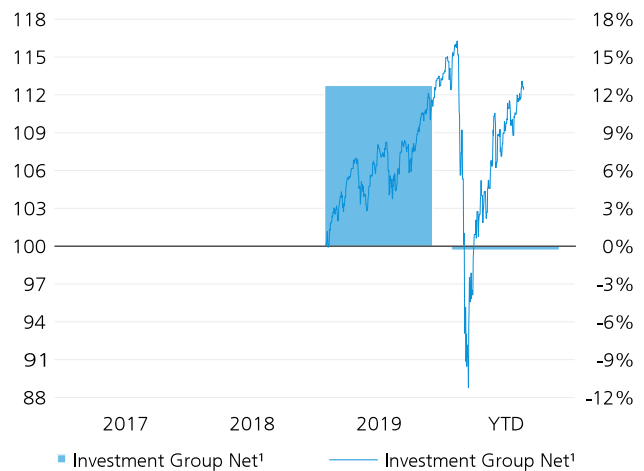
Risk Indicator

low < 1 2 3 4 5 6 7 > high

Investment Group Facts

NAV per Share (31.08.2020)	CHF 116.56
52-Week High (19.02.2020)	CHF 120.59
52-Week Low (23.03.2020)	CHF 92.08
Investment Group Domicile	Switzerland
Share Class Currency	CHF
Investment Group Currency	CHF
Accounting Year End	30.06.
Share Class Launch Date	08.01.2019
Inception Date Investment Group	08.01.2019
Start Performance Calculation	01.02.2019
Share Class Volume (million)	CHF 2.86
Investment Group Size (million)	CHF 11.00
Shares Outstanding	24'497.365
Flat Fee p.a.	0.50%
Total Expense Ratio p.a.	0.50%
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	3.31	5.66	5.90	n.a.	n.a.	7.67
Investment Group Gross ²	3.35	5.79	6.43	n.a.	n.a.	8.21

Minor deviations in performance can be caused by rounding errors.

Annual Performance in %

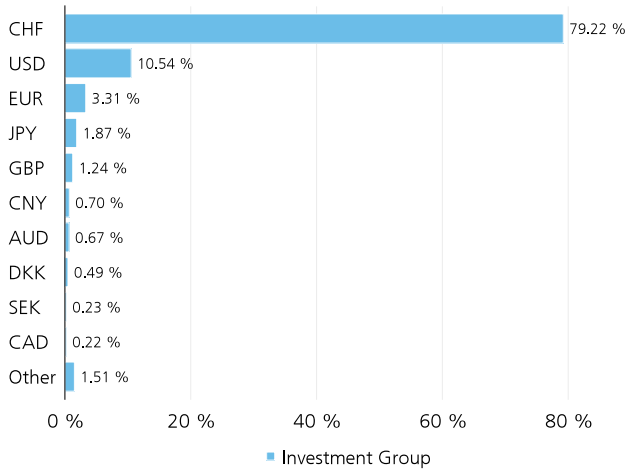
Year	2015	2016	2017	2018	2019	YTD
Investment Group Net ¹	n.a.	n.a.	n.a.	n.a.	12.74	-0.31
Investment Group Gross ²	n.a.	n.a.	n.a.	n.a.	13.26	0.02

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	4.36
Roche Holding AG	4.08
Novartis AG	2.86
Microsoft Corp	1.45
Alphabet Inc	1.24

Sustainability Indicator

high < A B C D E F G > low

Breakdown by BVV2 in %

	Investment Group
Money Market	6.90
Bonds CHF	7.21
Bonds Foreign Currency	7.67
Swiss Equities	26.10
Foreign Equities	46.13
Real Estate Switzerland	5.98
Other	0.01

Largest Issuers in %

	Investment Group
Japan	1.36
Pfandbriefb. schweiz. Hyp.	1.28
Swiss Confederation	1.23
Pfandbriefz. schweiz. KB	1.06
United States of America	0.51

Risk Figures

annualised/realised	1yr	3yrs	5yrs
Volatility Investment Group	13.23%	n.a.	n.a.
Sharpe Ratio	0.49	n.a.	n.a.

Portfolio Data

	Investment Group
Number of Positions	7'114
Modified Duration	8.27
Yield to Maturity	0.44%
Time to Maturity in Years	9.01
Average Coupon	1.52%

Comments to the Investment Group

Target Investor Group - Term

Wealth management clients or investors with a cooperation partner agreement

Target Investor Group - Description

G class is only offered to institutional investors and wealth management clients. It is a prerequisite for institutional investors that they conclude a standard investment agreement with their financial intermediary. In addition, the financial intermediary must have concluded a cooperation agreement with Swisscanto Fund Management Company Ltd. The second letter «T» indicates that the class reinvests profits (accumulating). A flat rate administrative fee is charged.

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).

Disclaimer

This document is for promotional and information purposes only, is exclusively intended for distribution in Switzerland, and is not addressed to persons in other countries or to any person who by domicile or nationality is prohibited from receiving such information according to applicable law. Please note that historical performance is not an indicator for current or future performance and that the performance data have been calculated without taking account of the costs and commissions charged at the time of the issue and redemption of units.

This document was produced by Swisscanto Fund Management Company Ltd. and Zürcher Kantonalbank applying the highest standards of diligence and in good faith. However, they do not provide any guarantee with regard to correctness and completeness and accept no liability for losses that may occur through the use of this information. This document is neither an offer nor a recommendation for the subscription or redemption or purchase or sale of financial instruments or financial services and does not discharge the recipient from their own judgement. Zürcher Kantonalbank recommends that the recipient, if need be consulting professional guidance, assess the information in consideration of their personal situation with regard to legal, regulatory, tax and other consequences that might be invoked. The present document has not been drawn up by the "financial analysis" department as defined in the rules of the "Directives on the Independence of Financial Research" published by the Swiss Bankers Association, hence these rules do not apply to this document. This document is not a prospectus within the meaning of Article 652a or 1156 of the Swiss Code of Obligations or Article 27 et seq of the listing rules of SIX Swiss Exchange AG.

This publication and the information contained herein must not be distributed and/or redistributed to, used or relied upon by, any person (whether individual or entity) who may be a US person under Regulation S under the US Securities Act of 1933. By definition, "US person" includes any US resident, any corporation, company, partnership or other entity organised under any law of the United States. The categorisation under Regulation S likewise applies.

The sole binding basis for the acquisition of units in the Swisscanto Investment Foundation are the statutes, rules and any prospectuses of the Swisscanto Investment Foundation. These can be obtained free of charge from the Swisscanto Investment Foundation, Bahnhofstrasse 9, 8001 Zurich or www.swisscanto.ch.