

VIAC Global sustainable 60

The strategy VIAC Global sustainable 60 implements a broadly diversified investment approach on a global scale that omits investments in gold as well as companies in the fields of alcohol, gambling, tobacco, pornography and weapons. Moreover, equity investments outside Switzerland follow the strict ESG sustainability criteria. The equity share is 60%.

The implementation is carried out with passive and cost-effective index solutions (ETF and index funds). Learn more about the sustainable investment approach:

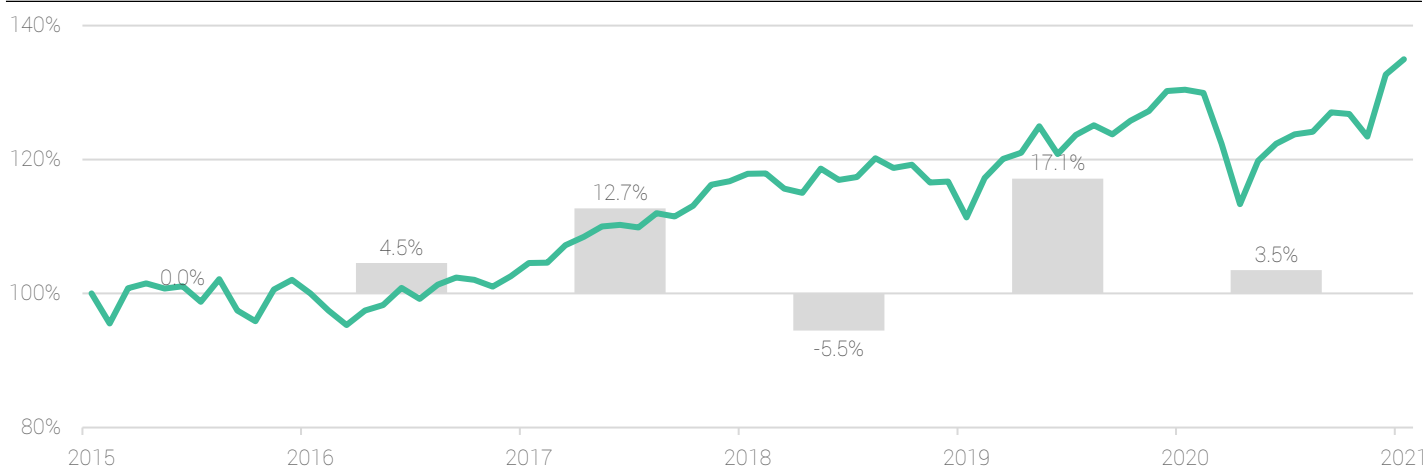
<https://viac.ch/en/faq-all/how-does-the-selection-process-work-for-sustainable-strategies/>

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Performance (indexed, in CHF, after costs)



Until and including October 2017, this performance is based on index data less strategy and product costs. From November 2017 onwards, effective product prices minus strategy costs are used.

Return (in CHF, historical)

| | |
|----------------------|------|
| current year | 3.5% |
| 3 years, annualized | 4.6% |
| 5 years, annualized | 6.2% |
| 10 years, annualized | n.a. |

Risk & Volatility

| | |
|----------------------|--------|
| Risk category | 4 of 7 |
| 3 years, annualized | 10.4% |
| 10 years, annualized | n.a. |
| Largest annual loss | -5.5% |

Key Facts

| | |
|---------------------------|---------|
| Total costs | 0.42% |
| Interest (free of charge) | 0.10% |
| Number of investments | 1'278 |
| Rebalancing | monthly |

Asset classes

| | |
|------------------------|-----|
| Liquidity CHF | 30% |
| Bonds | 0% |
| Equity | 60% |
| Real estate | 10% |
| Commodities | 0% |
| Alternative investment | 0% |

Largest positions

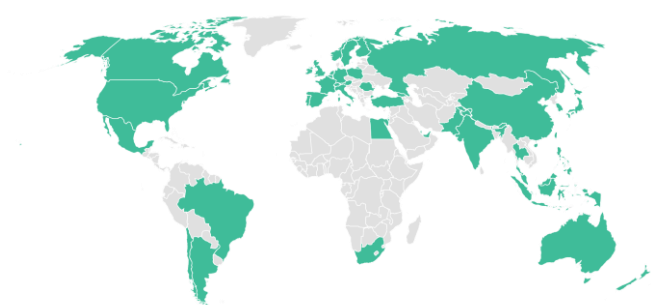
| Switzerland | | Other | |
|-------------|------|-------------------|------|
| Novartis | 2.8% | Microsoft | 2.2% |
| Roche | 2.7% | Alphabet C | 0.7% |
| Nestle | 2.6% | Alphabet A | 0.7% |
| Zürich | 0.9% | Tesla | 0.7% |
| ABB | 0.7% | Johnson & Johnson | 0.6% |

Sustainability

Largest exclusions

| |
|--------------|
| Apple |
| Amazon |
| Facebook |
| JP Morgan |
| Unitedhealth |

Regional allocation



Allocation of pension assets

Regions

| | |
|---------------|-------|
| Switzerland | 54.7% |
| North America | 25.1% |
| Europe | 8.3% |
| Asia | 9.6% |
| Latin America | 0.7% |
| Oceania | 0.9% |
| Africa | 0.7% |

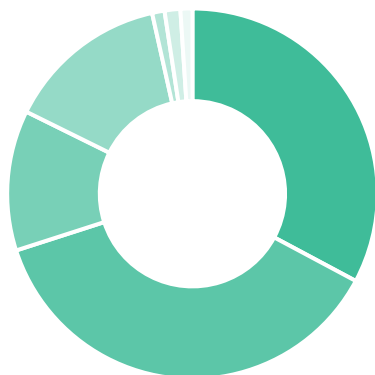
Currencies

| | |
|-------|-------|
| CHF | 54.8% |
| USD | 25.5% |
| EUR | 5.4% |
| JPY | 4.0% |
| GBP | 2.4% |
| HKD | 1.5% |
| Other | 6.5% |

Allocation equity investments

Regions

- Switzerland: 32.8%
- North America: 37.2%
- Europe: 12.3%
- Asia: 14.2%
- Latin America: 1.1%
- Oceania: 1.4%
- Africa: 1.0%



Sectors

- Industrials: 10.0%
- Health Care: 17.8%
- Financials: 16.5%
- Energy: 0.7%
- IT: 12.5%
- Materials: 5.2%
- Real Estate: 8.8%
- Telecom: 6.5%
- Utilities: 1.0%
- Consumer Staples: 10.4%
- Consumer Discretionary: 10.6%



Securities

| Asset class | Index | Name | ISIN | Allocation |
|----------------------------|-----------------------------|-----------------------------------|--------------|------------|
| Liquidity (Interest 0.10%) | | | | 30.00% |
| Equity | SMI | CSIF SMI | CH0033782431 | 15.84% |
| Equity | SPI Extra | CSIF SPI Extra | CH0110869143 | 3.96% |
| Equity | MSCI EMU SRI | UBS ETF MSCI EMU SRI | LU0629460675 | 4.98% |
| Equity | MSCI UK SRI | UBS ETF MSCI UK SRI | IE00BMP3HN93 | 2.12% |
| Equity | MSCI USA ESG Leaders | CSIF US ESG - Pension Fund | CH0397628709 | 22.41% |
| Equity | MSCI Pacific SRI | UBS ETF MSCI Pacific SRI | LU0629460832 | 4.69% |
| Equity | MSCI Emerging Markets SRI | UBS ETF MSCI Em. Markets SRI | LU1048313891 | 6.00% |
| Real Estate | SXI Real Estate | CSIF CH Real Estate | CH0036599816 | 5.00% |
| Real Estate | FTSE EPRA/NAREIT Dev. ex CH | CSIF Real Estate World ex CH - PF | CH0217837456 | 5.00% |

Risk categories

Investments in securities are always associated with risks. In the long-term average over 15 years, the following fluctuation ranges are given in % per year. The risk categories are defined as follows:

| Risk category | Fluctuation range in % p. a. | In 95% of cases the return on investment per year is... |
|---------------|------------------------------|---|
| 1 | 0.0% to 2.5% | between: -5.0% and +5.0% |
| 2 | 2.5% to 5.0% | between: -10.0% and +10.0% |
| 3 | 5.0% to 7.5% | between: -15.0% and +15.0% |
| 4 | 7.5% to 10.0% | between: -20.0% and +20.0% |
| 5 | 10.0% to 12.5% | between: -25.0% and +25.0% |
| 6 | 12.5% to 15.0% | between: -30.0% and +30.0% |
| 7 | 15.0% or more | larger fluctuations also possible |

Conditions: Past performances do not guarantee future price developments. The factsheet contains general information and does not reflect the individual portfolio. The performance is calculated on the basis of month-end prices. Furthermore, the performance is based on a one-time investment at the beginning. Realized future returns can deviate significantly from estimated values. The investment plan covers prespecified markets. Those markets are replicated with securities (Exchange Traded Funds or index funds). The foundation invests the pension assets according to the beneficiary's instruction - the beneficiary bears the risks associated with the chosen investment plan. Pension assets are maintained by the Terzo pension foundation in an individual cash account and securities account. Securities can be held in fractions within the account. The liquidity lies in an individual third pillar cash account. Cash and security account are not separable. The indicated securities can be replaced in the context of the investment plan for objective reasons. The liquidity can be increased at any time due to regulatory reasons. Moreover, the liquidity will be increased if it is expected that the sum of all securities held according to the beneficiaries' investment plans could exceed the investment guidelines (BVV2) and the investment regulations of the foundation. In this case the share of securities associated with the corresponding investment plan will be reduced until the investment guidelines (BVV2) and the investment regulations of the foundation are met at any time. The Rebalancing takes place on a monthly basis. The interest is calculated following the actual/actual methodology and implemented on a monthly basis. The investment plan can be adjusted by the foundation board.