

Selection Index 75 ESG

Description

The "Selection Index 75 ESG" strategy invests in pure index funds and is implemented so as to ensure that the return and risk on the portfolio match the benchmark as closely as possible. The strategy is reviewed each year based on clearly defined selection criteria, and is approved by the Board of Trustees. You benefit from low product costs and the portfolio can be delivered to your private assets upon withdrawal. The strategic equity content is 75%.

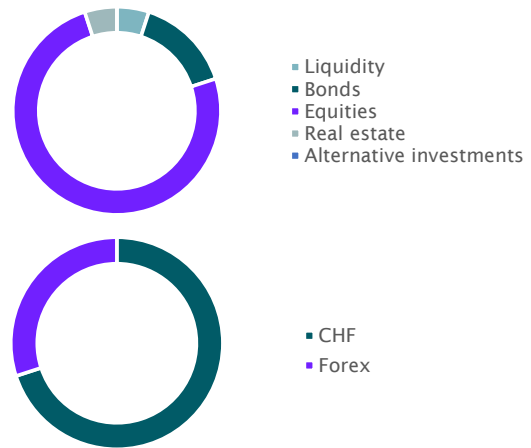
Contact

Liberty Vorsorge
Mail clientservice@liberty.ch
Phone +41 587 33 03 22
Web www.liberty.ch

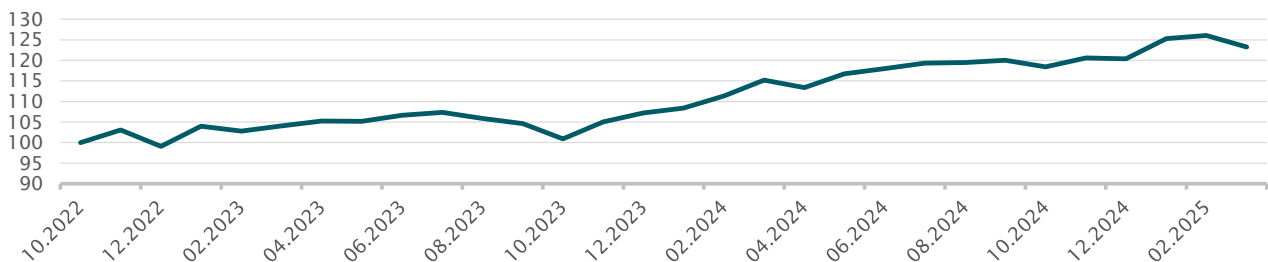
Portfolio composition

| Asset class | Currency | |
|-------------------------|----------|-----------|
| Liquidity | 5% | CHF 70% |
| Bonds | 15% | Forex 30% |
| Equities | 75% | |
| Real estate | 5% | |
| Alternative investments | 0% | |

| Strategy | TER |
|---|--------------|
| 12% iShares SBI* ESG AAA-BBB Bond Index Fund (CH) | 0.15% |
| 3% Vanguard ESG Global Corporate Bond Index Fund - CHF Hedged Acc | 0.20% |
| 38% UBS (CH) Index Fund - Equities Switzerland All ESG NSL A-acc | 0.13% |
| 22% Swisscanto (CH) Index Equity Fund World (ex CH) Responsible | 0.25% |
| 7% Vanguard ESG Developed World All Cap Equity Index Fund - CHF Hedged Ac | 0.20% |
| 8% Swisscanto (CH) Index Equity Fund Emerging Markets Responsible | 0.28% |
| 5% Swisscanto (CH) Real Estate Fund Responsible Switzerland indirect (I) | 1.22% |
| Total | 0.23% |



Performance (indexed, in CHF)*



| | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Year |
|------|-------|--------|--------|--------|--------|-------|-------|--------|--------|--------|-------|--------|--------|
| 2025 | 4.08% | 0.61% | -2.22% | | | | | | | | | | 2.39% |
| 2024 | 1.11% | 2.69% | 3.52% | -1.61% | 2.97% | 1.06% | 1.16% | 0.11% | 0.50% | -1.37% | 1.82% | -0.14% | 12.31% |
| 2023 | 4.95% | -1.12% | 1.22% | 1.18% | -0.12% | 1.42% | 0.67% | -1.35% | -1.20% | -3.55% | 4.04% | 2.10% | 8.22% |
| 2022 | | | | | | | | | | | 3.05% | -3.87% | -0.94% |

| | YTD | 1 Year | 3 Years p.a. |
|--------------|-------|--------|--------------|
| Performance* | 2.39% | 6.99% | - |

*The performance is based on a model portfolio with monthly rebalancing.

ESG

The funds used are committed to the "ESG approach", although there is no uniform approach to implementation. ESG stands for the aspects environment (E), social (S) and corporate governance (G). ESG funds normally reduce or avoid risks associated with sectors such as weapons, tobacco, fossil fuels, gambling or adult entertainment. Engagement with companies is also often sought ("stewardship voting"/"engagement").

Disclaimer

For further information, please contact your consultant. Past performance is no indication of future performance and no guarantee of future values or results. Please refer to the legal notices under www.compare-invest.ch.