

OLZ Smart Invest - 65 ESG

Class I



31.08.2024

For marketing purposes

MSCI ESG Rating: AA

Fund Portrait

OLZ Smart Invest 65 ESG is a retirement fund that invests in liquid assets, prime bonds and equities. The average equity component is 65%. Equity risk, credit risk, foreign currency risk and interest rate risk are optimally reduced. This results in an investment strategy that produces higher returns over the medium to long term for the risk assumed. Focus is on liquidity, sustainability respectively ESG criteria (Environmental, Social, and Governance) as well as optimal diversification.

Fund Facts

Inception date	03.11.2016
Fund manager	OLZ AG
Location	Bern
Fund Management	UBS Fund Management (Switzerland) AG
Custodian	UBS Switzerland AG
Fund type	Retail fund
Fund domicile	Switzerland
Fund currency	CHF
Accounting year end	August 31
Allocation of result	reinvestment
Issue / redemption	daily
Price fixing	Forward pricing (subscription day +1)
Benchmark (BM)	Pictet BVG-40 (2000)
Total net assets (in mil. CHF)	30.839757

Unit Class

Unit class	I
Unit class currency	CHF
ISIN	CH0328149510
Valor no.	32814951
Bloomberg ticker	OLZS65I SW
Net asset value (NAV)	117.45
1 Year High	117.45
1 Year Low	104.74

Fees and Costs

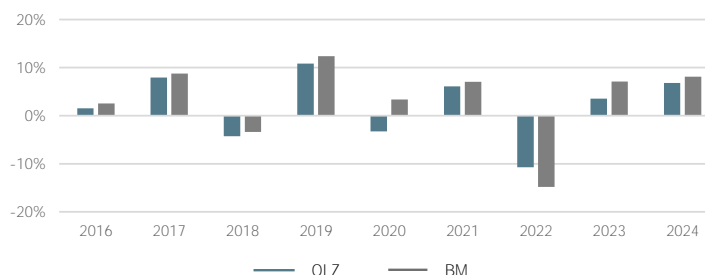
TER ex ante in %	0.56
TER (as of 31.08.2023) in %	0.64
Issue commission in %	none
Redemption commission in %	none
Swing Pricing	Yes
Swing Pricing factor up to (in %)	0.20

Risk indicators*

	Fund	BM
Correlation with BM	0.91	-
Volatility p.a. in %	6.62	6.66
Sharpe Ratio	0.32	0.52
Maximum drawdown in %	-14.66	-16.23

* since inception

Annual returns in CHF



Source: OLZ AG | Past performance is no guarantee of future trends. The performance shown does not take account of any commissions and costs charged when subscribing to and redeeming units.

Net performance until 31.08.2024 in %

	1 month	3 months	6 months	1 year	3 years p.a.	5 years p.a.	p.a. since inception
Fund	1.13	3.53	5.54	9.01	-0.89	0.62	2.11
BM	-0.18	2.13	5.15	9.94	-0.59	2.00	3.62

Net performance per calendar year in %

	2018	2019	2020	2021	2022	2023	2024 (YTD)
Fund	-4.27	10.82	-3.28	6.12	-10.76	3.57	6.81
BM	-3.41	12.36	3.39	7.07	-14.80	7.10	8.08

Asset allocation

	in %
Liquidity	0.3
Bonds	34.3
Equity	65.4

Currencies after hedging

	in %
CHF	85.2
Others	14.8

5 largest equity positions

	in %
NESTLE SA-REG	1.2
NOVARTIS AG-REG	1.1
ROCHE HLDG-GENUS	1.0
SWISSCOM AG-REG	0.9
GIVAUDAN-REG	0.8

5 largest bond issuers

	in %
Australia	3.0
Canada	2.9
United Kingdom	2.6
Norway	2.4
United States	2.4

ESG metrics*

MSCI ESG Score	7.3
MSCI ESG Rating	AA

* as of last rebalancing

For marketing and information purposes by OLZ AG. For non-qualified investors. Shares of this class "I" are available to private investors who hold their shares through insurance institutions, corporations and pension funds. Collective Investment Schemes under Swiss law. Before investing in a product please read the latest prospectus carefully and thoroughly. Fund contracts as well as annual reports are available free of charge from UBS Switzerland AG, Bahnhofstrasse 45, 8001 Zurich or from UBS Fund Management (Switzerland) AG, P.O. Box, CH-4002 Basel, and from OLZ AG, Marktgasse 24, 3011 CH-Bern, Tel. +41 (31) 326 80 00, www.olz.ch. Further information can be obtained from OLZ AG. This document is for distribution only under such circumstances as may be permitted by applicable law. The document is for information purposes only and is not intended to be construed as a solicitation or an invitation to make an offer, to conclude a contract, or to buy or sell any securities or related financial instruments. The products or securities described herein may not be eligible for sale in all jurisdictions or to certain categories of investors. The details and opinions contained in this document are provided without any guarantee or warranty and are for the recipient's personal use and information purposes only. Past performance of investments (whether simulated or actual) is not necessarily an indicator of future results. The performance shown does not take account of any commissions and costs charged when subscribing to and redeeming units. Should the currency of a financial product or service not match your reference currency, performance may rise or fall due to currency fluctuations. All such information and opinions are subject to change without notice. This document may not be reproduced, redistributed or republished for any purpose without the written permission of OLZ AG.