

Life Investment 90% Protected Fund

Data as per 30.11.2021

Fund Profile

The "Life Investment 90% Protected Fund" is a guarantee fund. At the end of the fund's term 90% of the highest capital net asset value achieved at the end of a month is guaranteed. The fund portfolio is composed of an active and a reserve part. The active part comprises the investment classes of shares, bonds and commodities, as well as cash, as the case arises, with the investment class quotas being adjusted monthly according to current market circumstances. The active investments are based on a rule-based strategy. Strategy engagement in an investment class, cash excluded, can be replaced on any day by short-term interest income coupled to LIBOR. The reserve part consists of fixed-interest securities and liquid funds and represents the "base" of the capital protection. The active part of the portfolio may not exceed 60% of the fund assets. Allocation to the reserve part may be increased to 100% to manage the capital protection thus delineated. In this case the fund no longer participates, or participates to a limited extent only, in price movements on the share, bond and commodities markets.

Fund Characteristics

Fundname	Life Investment 90% Protected Fund
Fund domicile	Luxemburg
Portfoliomanagement	UBS Asset Management (UK) Ltd.
Launch date	16.11.2015
Term maturity	*
Guarantee	90% of the highest net asset value achieved at the end of a month
Guarantor	UBS AG, London Branch
Management Fee	0,775%
Utilization of earnings	reinvested
Currency	CHF
Security number	29354100
ISIN	LU1285430077

Current Data

Net asset value	CHF 99.67
Guaranteed redemption price on fund maturity	CHF 90.74
Size (Mil.)	CHF 144.14

Portfolio Structure

Active part (strategy applying to:)	58.37%
Equities	10.81%
Bonds	37.22%
Commodities	10.33%
Reserve part (e.g. Cash)	41.63%

Performance

Year to date (YTD)	0.55%
Since inception	-0.33%

* **Term maturity:** the term ends when one of the following events, whichever is the first, occurs - what is known as a cash-lock event after 3 months, or after the date on which UBS AG, London branch informs the fund that it will no longer be in a position to manage or track the dynamic portfolio, or 15 days after the date on which an event leads to termination of the ISDA Master Agreement between UBS AG, London branch and the portfolio manager, or on 31 July 2025.

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