

Balanced-Portfolio

Data as of 30.6.2020

Risk Propensity



Balanced: The fund portfolio is suitable for clients seeking a balanced portfolio with relative risk.

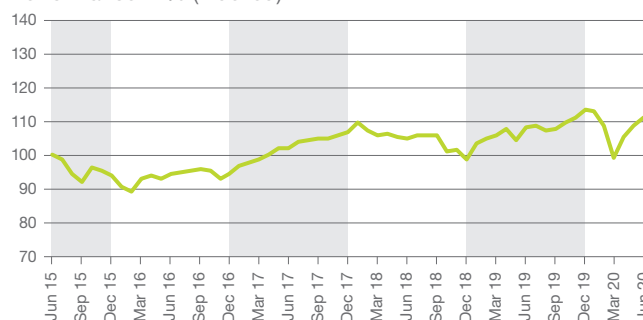
Investment Objective

This portfolio gives equal priority to security and returns. It invests extensively in funds in which the bulk of the assets held consist of fixed-interest securities. These are combined with higher-risk funds in a balanced ratio.

The portfolio is actively managed on the basis of a professional top-down approach and undergoes continuous monitoring.

Temporary controlled deviations from the investment strategy are permitted, depending on the market situation. All funds are selected according to Skandia's tried-and-tested 4P fund selection process, which ensures that only the best fund managers in a given asset class are included in our fund portfolios.

Performance in % (indexed)



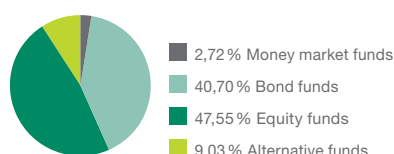
■ Balanced-Portfolio

in %	YTD 2020	2019	2018	2017	2016	since Inc.
Portfolio	-1,70	14,68	-7,56	13,11	0,35	108,90
Benchmark*	-0,92	14,32	-5,00			

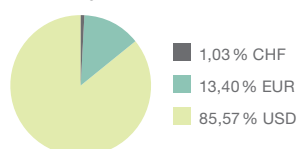
in %	1 M	1 Y	3 Y	5 Y	5 Y p.a.	15 Y	15 Y p.a.
Portfolio	2,58	2,78	8,89	11,38	2,18	77,06	3,88
Benchmark*	1,71	3,51					

* Customised Benchmark

Asset Allocation



Currency Allocation



Top 5 Holdings

	Category	ISIN	Currency	%
JPM Funds – America Equity Fund – A	Equity funds	LU0210528500	USD	19,30
Pictet-USD Short Mid-Term Bds-P	Bond funds	LU0175073625	USD	15,68
Swiss Rock (Lux) SICAV – Absolute Return Bond Fund Plus E USD	Bond funds	LU1090786119	USD	14,22
UBS (Lux) Equity Fund – Global Sustainable USD	Equity funds	LU0076532638	USD	11,41
Evolt Dynamic Beta Fund R (EUR)	Alternative funds	LU1975715860	EUR	6,18
			% of Top 5	66,79
			Total Holdings	15

Operations

Reference Currency	USD	Inception Date	7.5.1999
Reference Currency Share	at least 60 % USD	Portfoliomanagement	Skandia Leben AG
Management Fee (max) p.a.	0,50 %	Total Net Assets USD (mil)	2,1

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