

Balanced-Portfolio

Data as of 30.6.2019

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)



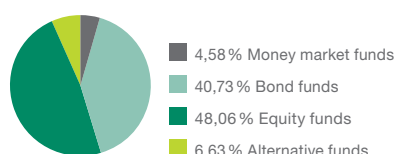
■ Balanced-Portfolio

| in % | YTD 2019 | 2018 | 2017 | 2016 | 2015 | since Inc. |
|------------|----------|-------|-------|------|-------|------------|
| Portfolio | 9,64 | -7,56 | 13,11 | 0,35 | -4,78 | 112,53 |
| Benchmark* | 9,43 | -5,00 | | | | |

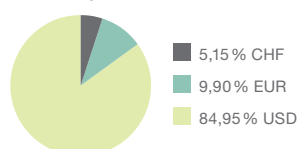
| in % | 1 M | 1 Y | 3 Y | 5 Y | 5 Y p.a. | 15 Y | 15 Y p.a. |
|------------|------|------|-------|------|----------|-------|-----------|
| Portfolio | 3,62 | 3,43 | 14,78 | 4,56 | 0,90 | 97,45 | 4,64 |
| Benchmark* | 3,49 | 4,91 | | | | | |

* Customised Benchmark

Asset Allocation



Currency Allocation



Top 5 Holdings

| | Category | ISIN | Currency | % |
|---|--------------|--------------|----------------|-------|
| Pictet-USD Short Mid-Term Bds-P | Bond funds | LU0175073625 | USD | 15,78 |
| Swiss Rock (Lux) SICAV – Absolute Return Bond Fund Plus E USD | Bond funds | LU1090786119 | USD | 12,15 |
| UBS (Lux) Equity Fund – Global Sustainable USD | Equity funds | LU0076532638 | USD | 10,92 |
| Old Mutual-North American Equity Fund-A | Equity funds | IE0031385887 | USD | 10,75 |
| UBS (Lux) Equity Fund – Technology B | Equity funds | LU0081259029 | USD | 5,75 |
| | | | % of Top 5 | 55,34 |
| | | | Total Holdings | 16 |

Operations

| | | | |
|---------------------------|-------------------|----------------------------|------------------|
| Reference Currency | USD | Inception Date | 7.5.1999 |
| Reference Currency Share | at least 60 % USD | Portfoliomangement | Skandia Leben AG |
| Management Fee (max) p.a. | 0,50 % | Total Net Assets USD (mil) | 2,7 |

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