

Skandia Life Plan – investment strategy with dynamic expiry management 3a

Asset manager

Skandia has commissioned Swiss Rock Asset Management AG to develop and carry out operating processes for a dynamic unit-linked expiry management on its behalf.

Swiss Rock Asset Management is an independent fund management company under Swiss law, approved and supervised by the Swiss Financial Market Supervisory Authority (FINMA). Swiss Rock specialises in the top-quality management of institutional funds for banks, external asset managers, pension funds, insurance companies and investment funds both in Switzerland and abroad.

Swiss Rock uses its systematic methods to identify the most attractive investments from a global selection of over 6,000 equities and 21,000 debt instruments (bonds) which are then assembled into optimum portfolios in the best interests of the client.

Investment policy

The investment objective, using an investment strategy based on the remaining term of your Skandia policy, is to establish a balance between risk and reward aimed at achieving growth in line with market conditions while at the same time ensuring that gains, once achieved, are not put at risk again as a result of unfavourable capital market developments towards the end of the investment term. With this aim in mind, the product makes diversified investments in money market, bond and equity funds throughout the world. The investment limitations applicable to tied private pension provision are taken into account at all times.

Allocation	Remaining term of insurance policy (in years)								% of portfolio
	> 7	7	6	5	4	3	2	1	
Equities World	19%	19%	19%	19%	18%	14%	10%	6%	
Equities Switzerland	14%	14%	14%	14%	14%	13%	10%	6%	
Equities Europe	4%	5%	6%	7%	7%	5%	3%	2%	
Equities in emerging countries	10%	9%	8%	7%	6%	3%	2%	1%	
Total equities	47%	47%	47%	47%	45%	35%	25%	15%	
Money market						7%	8%	9%	
Bonds CHF	41%	41%	41%	41%	45%	48%	57%	66%	
Bonds non-CHF	12%	12%	12%	12%	10%	10%	10%	10%	
Total bonds	53%	53%	53%	53%	55%	65%	75%	85%	
Total	100%	100%	100%	100%	100%	100%	100%	100%	
Total foreign currency risk	26%	26%	26%	26%	23%	18%	15%	13%	

Investment funds selected

Investment funds selected	ISIN	Remaining term of insurance policy (in years)								% of portfolio
		> 7	7	6	5	4	3	2	1	
Swiss Rock Aktien Global Defensiv	CH0371634301	5%	6%	7%	8%	10%	12%	10%	6%	
Swiss Rock Aktien Welt	LU1048647835	14%	13%	12%	11%	8%	2%			
Swiss Rock Aktien Schweiz	CH0042818614			2%	3%	4%	4%	4%	3%	
Swiss Rock Aktien Schweiz Select	CH0376016686	14%	14%	12%	11%	10%	9%	6%	3%	
Swiss Rock Aktien Europa	LU0337167885	4%	5%	6%	7%	7%	5%	3%	2%	
Swiss Rock Aktien Schwellenländer	LU0337168263	10%	9%	8%	7%	6%	3%	2%	1%	
Total equities		47%	47%	47%	47%	45%	35%	25%	15%	
Swiss Rock Geldmarkt CHF	CH0343867344						7%	8%	9%	
Swiss Rock Absolute Return Bond Fund CHF	LU0524233250	20%	20%	20%	20%	23%	25%	31%	37%	
Swiss Rock Absolute Return Bond Fund Plus CHF	LU0558817150	21%	21%	21%	21%	22%	23%	26%	29%	
Swiss Rock Absolute Return Bond Fund	LU0337168347	6%	6%	6%	6%	5%	5%	5%	5%	
Swiss Rock Absolute Return Bond Fund Plus	LU0558816855	6%	6%	6%	6%	5%	5%	5%	5%	
Total bonds		53%	53%	53%	53%	55%	65%	75%	85%	
Total		100%	100%	100%	100%	100%	100%	100%	100%	
Total foreign currency risk		26%	26%	26%	26%	23%	18%	15%	13%	

Tactical deviations from the target structure are permitted. Strategy and tactical parameters can be adjusted depending on market conditions. The above list of asset components represents the current portfolio. Individual components can be replaced or supplemented at any time by other components with risk/reward characteristics that are in line with the targets of the fund.

Key portfolio data

Asset manager	Swiss Rock Asset Management AG
Location asset manager	Zürich, Switzerland
Currency of portfolio	CHF

Skandia Leben AG Phone +41 (0)848 33 66 99
 Rigistrasse 60 Fax +41 (0)44 388 28 38 www.skandia.ch
 CH-8006 Zürich

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