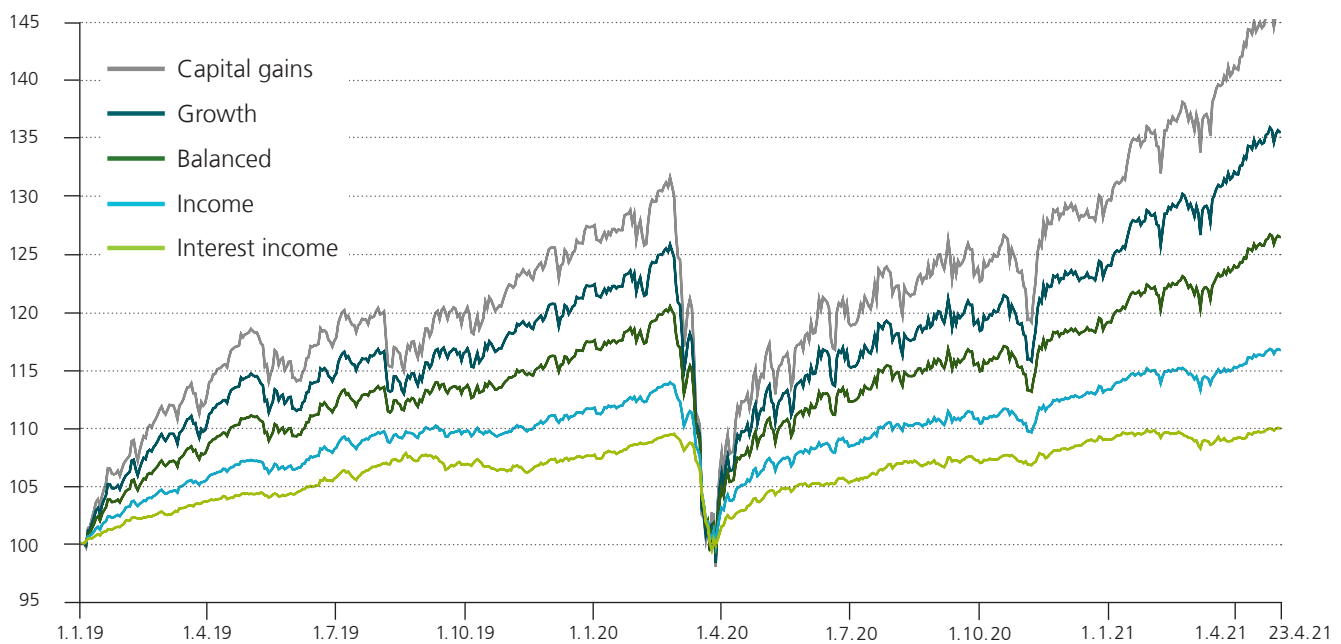


# Focus Sustainability

This investment focus takes into account sustainability criteria relating to the environment, society and corporate governance.

The aim of the sustainability focus is to be a more eco-friendly investor. This means that as an investor, you can, for example, actively contribute to a reduction in CO2 emissions. For environmental reasons, we also avoid investments in gold in this focus. However, we do not view sustainability as solely a question of protecting the environment; when choosing which instruments to invest in, we also consider additional sustainability criteria relating to society and company management. In the sustainability focus, the domestic market is represented somewhat more strongly than the rest of the world.

## Performance of model portfolios: Focus Sustainability



## Key figures

	Sharpe Ratio <sup>1</sup> (since launch 18.12.2018 (ann))	Volatility (since launch 18.12.2018 (ann))	Return (since launch 18.12.2018)	Return YtD	Total costs <sup>2</sup>	
					E-asset management	Investment consulting plus
Interest income	1.93	2.35 %	9.79 %	0.54 %	1.13 %	1.28 %
Income	1.91	3.67 %	16.03 %	2.40 %	1.18 %	1.33 %
Balanced	1.36	7.74 %	25.13 %	5.23 %	1.25 %	1.40 %
Growth	1.66	8.13 %	33.40 %	8.09 %	1.28 %	1.43 %
Capital gains	1.23	13.71 %	42.83 %	11.08 %	1.31 %	1.46 %

<sup>1</sup> A risk-free interest rate of -0.47% was used to calculate the Sharpe Ratio

<sup>2</sup> Includes the TER of the funds as well as the service fee (investment consulting plus: 0.90% and e-asset management: 0.75%)

These figures relate to past performance. Past performance is not a reliable indicator of future results.

The performance shown does not take account of any commissions and costs charged when purchasing units or of the service fee.

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