

# GMAM PROFILE 1 - STABILITY

30.06.2023

## DESCRIPTION

The "Stability" solution is suitable for investors with a medium to long-term investment horizon who are mainly looking for a regular income. Part of the fund is invested in equities (15%) and Swiss real estate (20%), which allows for moderate capital appreciation.

With 14%, exposure to foreign currencies is limited.

The focus on management costs and the integration of ESG criteria ensure a dual performance, both financial and sustainable.

## Costs

The total expense ratio (TER) of the selected funds amounts to 0.33%.

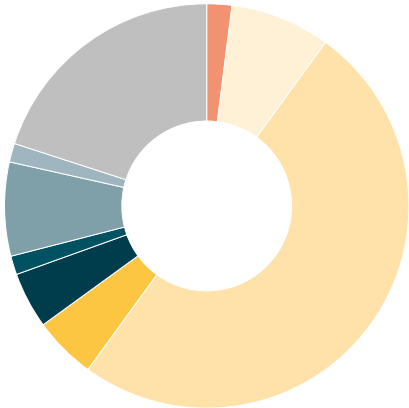
## ESG independant assesement



On a scale of A+ to D, the score given by the company Conser SA is A.

## ALLOCATION

- cash
- Bonds CHF 1-3 years
- Bonds CHF
- Bonds in foreign currencies
- Equities Switzerland
- Equities Switzerland mid caps
- Equities Developed countries
- Equities Emerging markets
- Real Estate



## Currencies

- CHF 86.3%
- EUR 1.7%
- USD 7.9%
- Others 4.1%

## Funds

iShares Swiss Bond Index Fund ESG	50.0%
CSIF Real Estate Switzerland	20.0%
CS Corporate Short Duration Bond Fund	8.0%
iShares MSCI World ESG	7.5%
CSIF Bond Aggregate Global ESG	5.0%
iShares SMI Index Fund	4.5%
CSIF Equity Switzerland Small & Mid Cap	1.5%
iShares MSCI Emerging Markets ESG	1.5%

## TREND

### Risk

#### Expected annual return \*

Expected annual return 2.7%

### Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	3.2%	0.9%	2.4%
Volatility	3.4%	5.6%	4.4%
Max drawdown	-0.6%	-14.1%	-14.1%

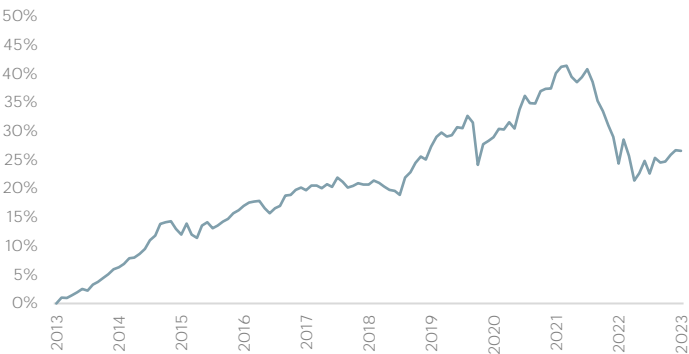
## CONTACT

Groupe Mutuel Asset Management GMAM SA  
Rue des Cèdres 5, 1919 Martigny

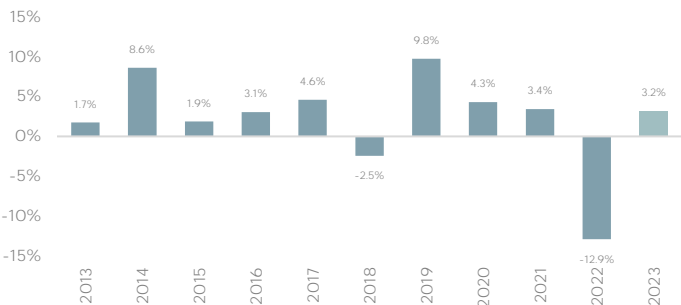
Past performance was established based on the benchmarks used and is not a guarantee of future performance. The contents of this document are for information purposes only and do not constitute investment advice or any other recommendation.

\*Estimates reviewed annually for an investment horizon of five years.

## Performance over 10 years



## Annual Performance



# GMAM PROFILE 2 - YIELD

30.06.2023

## DESCRIPTION

The "Yield" solution is suitable for investors with a long-term investment horizon who are looking for a regular income.  
This positioning is complemented by a part invested in equities (25%) and Swiss real estate (20%), which allows for capital appreciation.

With 23%, exposure to foreign currencies is moderate.

The focus on management costs and the integration of ESG criteria ensure a dual performance, both financial and sustainable.

### Costs

The total expense ratio (TER) of the selected funds amounts to 0.32%.

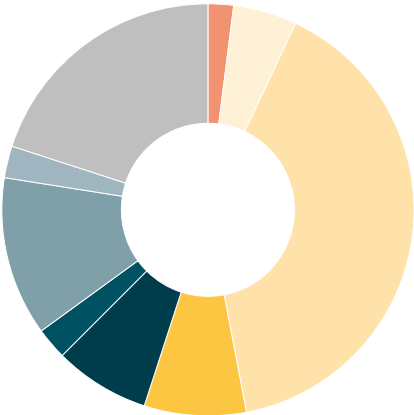
### ESG independant assesement



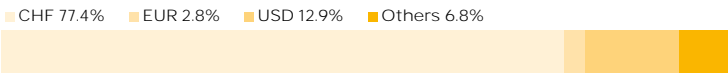
On a scale of A+ to D, the score given by the company Conser SA is A.

## ALLOCATION

- cash
- Bonds CHF 1-3 years
- Bonds CHF
- Bonds in foreign currencies
- Equities Switzerland
- Equities Switzerland mid caps
- Equities Developed countries
- Equities Emerging markets
- Real Estate



### Currencies



### Funds

iShares Swiss Bond Index Fund ESG	40.0%
CSIF Real Estate Switzerland	20.0%
iShares MSCI World ESG	12.5%
CSIF Bond Aggregate Global ESG	8.0%
iShares SMI Index Fund	7.5%
CS Corporate Short Duration Bond Fund	5.0%
CSIF Equity Switzerland Small & Mid Cap	2.5%
iShares MSCI Emerging Markets ESG	2.5%

## TREND

### Risk

Expected annual return *	
Expected annual return	3.1%

### Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	3.8%	1.7%	3.1%
Volatility	3.8%	6.6%	5.2%
Max drawdown	-0.6%	-15.3%	-15.3%

## CONTACT

Groupe Mutuel Asset Management GMAM SA  
Rue des Cèdres 5, 1919 Martigny

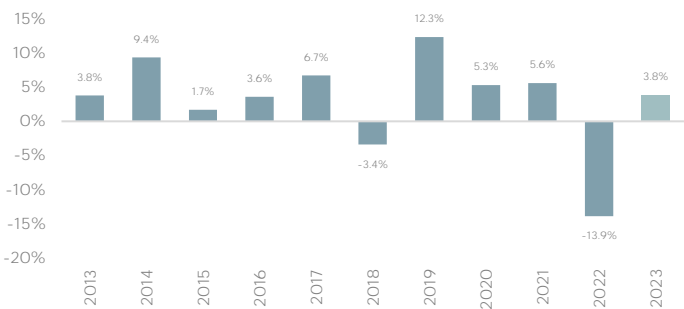
Past performance was established based on the benchmarks used and is not a guarantee of future performance. The contents of this document are for information purposes only and do not constitute investment advice or any other recommendation.

\*Estimates reviewed annually for an investment horizon of five years.

### Performance over 10 years



### Annual Performance



# GMAM PROFILE 3 - BALANCED

30.06.2023

## DESCRIPTION

The "Balanced" solution is suitable for investors with a long-term investment horizon who are looking for a balance between regular income and capital appreciation.

For investors willing to accept fluctuations in value, equities (40%) and Swiss real estate (20%) provide long-term capital appreciation. Foreign currency exposure amounts to one third of the portfolio.

The focus on management costs and the integration of ESG criteria ensure a dual performance, both financial and sustainable.

## Costs

The total expense ratio (TER) of the selected funds amounts to 0.32%.

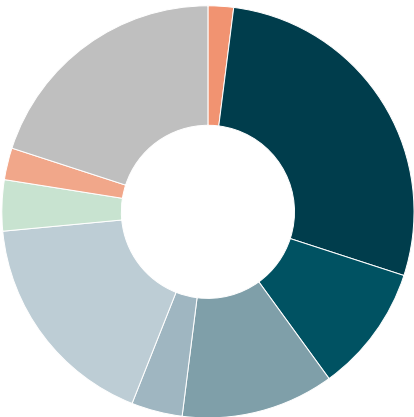
## ESG independant assesement



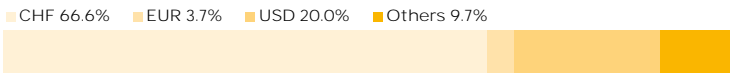
On a scale of A+ to D, the score given by the company Conser SA is A.

## ALLOCATION

- cash
- Bonds CHF
- Bonds in foreign currencies
- Equities Switzerland
- Equities Switzerland mid caps
- Equities Developed countries
- Equities Emerging markets
- Thematic Equities
- Real Estate



## Currencies



## Funds

iShares Swiss Bond Index Fund ESG	28.0%
CSIF Real Estate Switzerland	20.0%
iShares MSCI World ESG	17.5%
iShares SMI Index Fund	12.0%
CSIF Bond Aggregate Global ESG	10.0%
CSIF Equity Switzerland Small & Mid Cap	4.0%
iShares MSCI Emerging Markets ESG	4.0%
iShares MSCI USA Small Cap ESG	2.5%

## TREND

### Risk

#### Expected annual return \*

Expected annual return	3.7%
------------------------	------

### Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	4.7%	2.8%	4.3%
Volatility	4.8%	8.4%	6.7%
Max drawdown	-0.6%	-17.0%	-17.0%

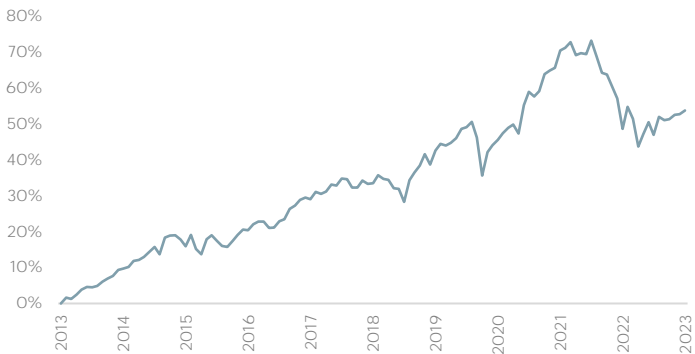
## CONTACT

Groupe Mutuel Asset Management GMAM SA  
Rue des Cèdres 5, 1919 Martigny

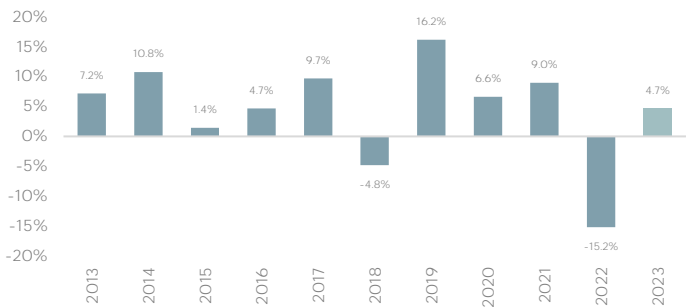
Past performance was established based on the benchmarks used and is not a guarantee of future performance. The contents of this document are for information purposes only and do not constitute investment advice or any other recommendation.

\*Estimates reviewed annually for an investment horizon of five years.

## Performance over 10 years



## Annual Performance



# GMAM PROFILE 4 - GROWTH

30.06.2023

## DESCRIPTION

The "Growth" solution is suitable for investors with a relatively high risk capacity and a long-term investment horizon. With 60% in equities and 13% in Swiss real estate, the solution focuses on capital appreciation, which can lead to significant fluctuations in value.

It provides for a balanced distribution between investments in Swiss francs and foreign currencies.

The focus on management costs and the integration of ESG criteria ensure a dual performance, both financial and sustainable.

## Costs

The total expense ratio (TER) of the selected funds amounts to 0.27%.

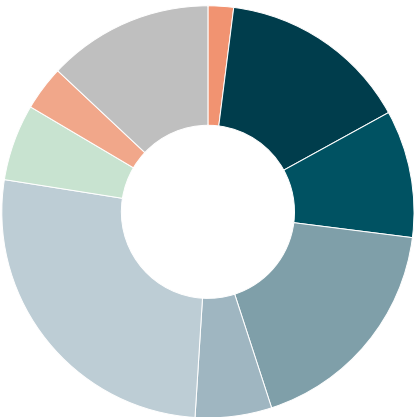
## ESG independant assesement



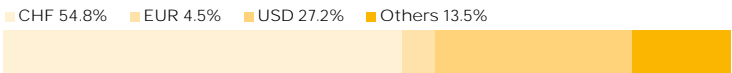
On a scale of A+ to D, the score given by the company Conser SA is A-.

## ALLOCATION

- cash
- Bonds CHF
- Bonds in foreign currencies
- Equities Switzerland
- Equities Switzerland mid caps
- Equities Developed countries
- Equities Emerging markets
- Actions thématiques
- Real Estate



## Currencies



## Funds

iShares MSCI World ESG	26.5%
iShares SMI Index Fund	18.0%
iShares Swiss Bond Index Fund ESG	15.0%
CSIF Real Estate Switzerland	13.0%
CSIF Bond Aggregate Global ESG	10.0%
CSIF Equity Switzerland Small & Mid Cap	6.0%
iShares MSCI Emerging Markets ESG	6.0%
iShares MSCI USA Small Cap ESG	3.5%

## TREND

### Risk



### Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	6.0%	4.0%	5.5%
Volatility	6.2%	10.6%	8.7%
Max drawdown	-0.6%	-18.5%	-18.5%

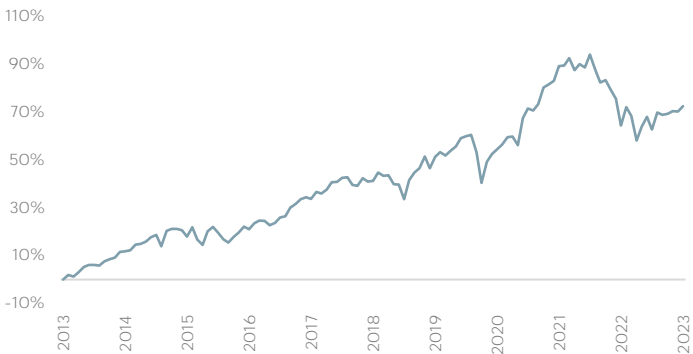
## CONTACT

Groupe Mutuel Asset Management GMAM SA  
Rue des Cèdres 5, 1919 Martigny

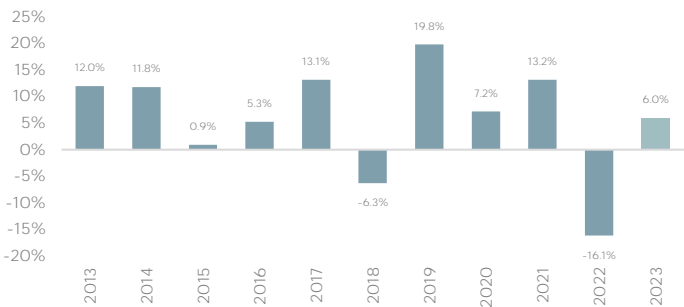
Past performance was established based on the benchmarks used and is not a guarantee of future performance. The contents of this document are for information purposes only and do not constitute investment advice or any other recommendation.

\*Estimates reviewed annually for an investment horizon of five years.

## Performance over 10 years



## Annual Performance



# GMAM PROFILE 5 - EQUITY

30.06.2023

## DESCRIPTION

The "Equity" solution is suitable for investors with a high risk capacity and a long-term investment horizon. With 75% in equities and 8% in Swiss real estate, the solution focuses on capital appreciation, which leads to significant fluctuations in value.

It provides for a balanced distribution between investments in Swiss francs and foreign currencies.

The focus on management costs and the integration of ESG criteria ensure a dual performance, both financial and sustainable.

## Costs

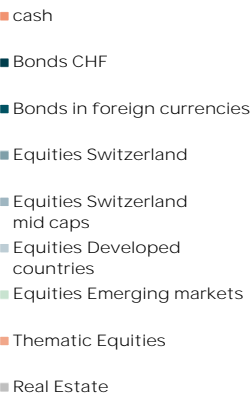
The total expense ratio (TER) of the selected funds amounts to 0.23%.

## ESG independant assesement

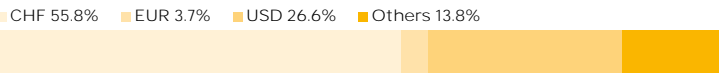


On a scale of A+ to D, the score given by the company Conser SA is B+.

## ALLOCATION



## Currencies



## Funds

iShares MSCI World ESG	29.0%
iShares SMI Index Fund	26.0%
iShares Swiss Bond Index Fund ESG	10.0%
CSIF Equity Switzerland Small & Mid Cap	9.0%
CSIF Real Estate Switzerland	8.0%
iShares MSCI Emerging Markets ESG	7.0%
CSIF Bond Aggregate Global ESG	5.0%
iShares MSCI USA Small Cap ESG	4.0%

## TREND

### Risk



### Expected annual return \*

Expected annual return	4.7%
------------------------	------

### Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	7.1%	4.9%	6.4%
Volatility	7.2%	12.1%	10.1%
Max drawdown	-0.6%	-19.2%	-19.2%

## CONTACT

Groupe Mutuel Asset Management GMAM SA  
Rue des Cèdres 5, 1919 Martigny

Past performance was established based on the benchmarks used and is not a guarantee of future performance. The contents of this document are for information purposes only and do not constitute investment advice or any other recommendation.

\*Estimates reviewed annually for an investment horizon of five years.

## Performance over 10 years



## Annual Performance

