

GMAM PROFILE 1 - STABILITY

31.12.2023

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%.

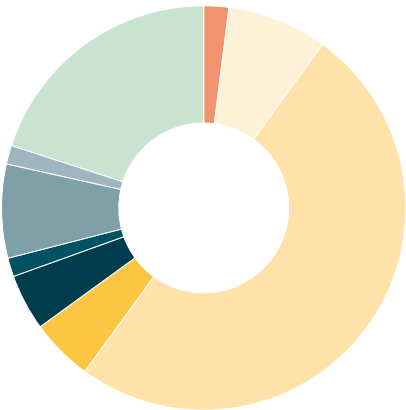
ESG independant assesement



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 85.9% EUR 2.1% USD 8.0% Others 4.0%

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	6.1%	1.7%	2.4%
Volatility	4.1%	5.8%	4.5%
Max drawdown	-1.7%	-13.8%	-13.8%

CONTACT

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

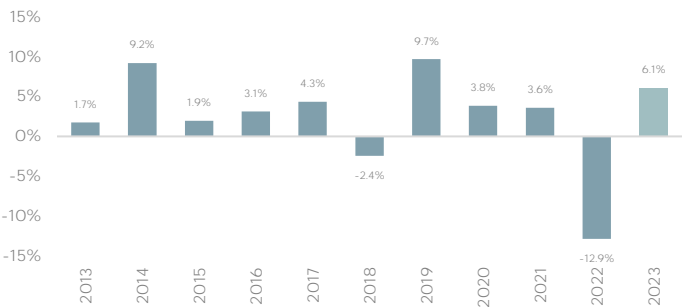
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*Estimates reviewed annually for an investment horizon of five years.

Performance over 10 years



Annual Performance



GMAM PROFILE 2 - YIELD

31.12.2023

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%.

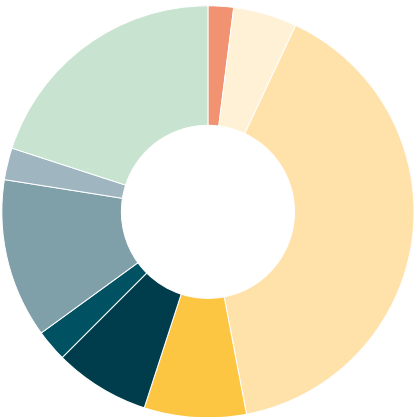
ESG independant assesement



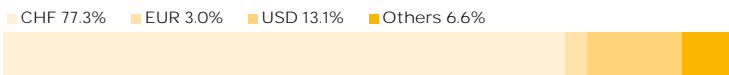
On a scale of A+ to D, the score given by the company Conser SA is A.

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%
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Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	6.1%	2.5%	3.1%
Volatility	4.8%	6.7%	5.4%
Max drawdown	-2.6%	-14.8%	-14.8%

CONTACT

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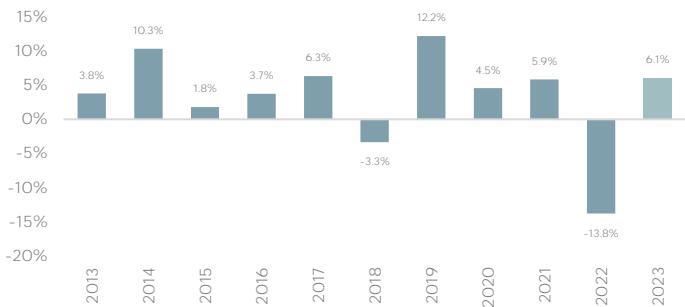
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Performance over 10 years



Annual Performance



GMAM PROFILE 3 - BALANCED

31.12.2023

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%.

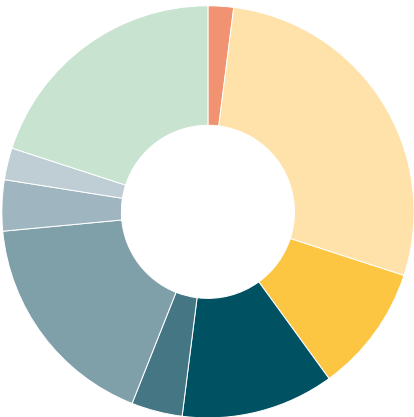
ESG independant assesement



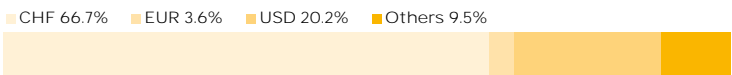
On a scale of A+ to D, the score given by the company Conser SA is A.

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%
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Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	6.2%	3.8%	4.1%
Volatility	6.2%	8.5%	7.0%
Max drawdown	-4.0%	-16.4%	-16.4%

CONTACT

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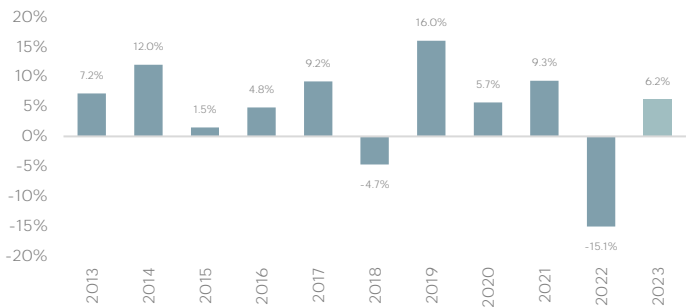
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Performance over 10 years



Annual Performance



GMAM PROFILE 4 - GROWTH

31.12.2023

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%.

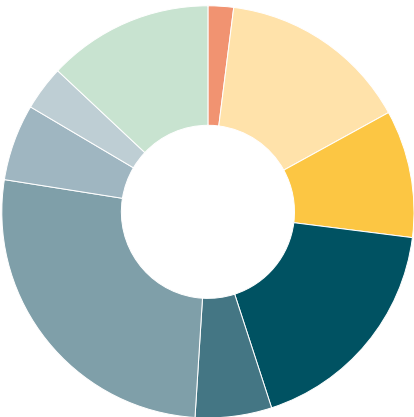
ESG independant assesement



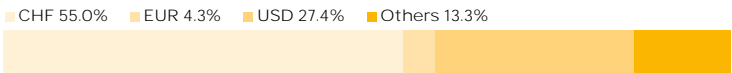
On a scale of A+ to D, the score given by the company Conser SA is A-.

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	6.5%	5.1%	5.0%
Volatility	7.5%	10.5%	8.9%
Max drawdown	-5.4%	-17.9%	-17.9%

CONTACT

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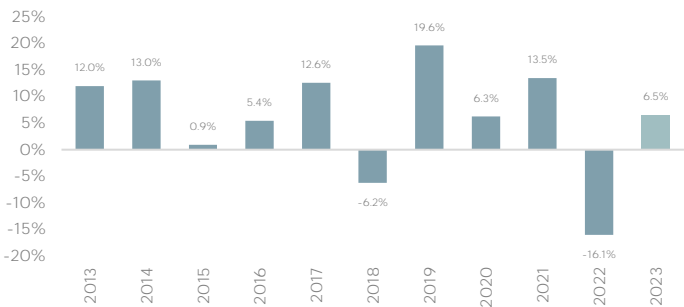
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Performance over 10 years



Annual Performance



GMAM PROFILE 5 - EQUITY

31.12.2023

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%.

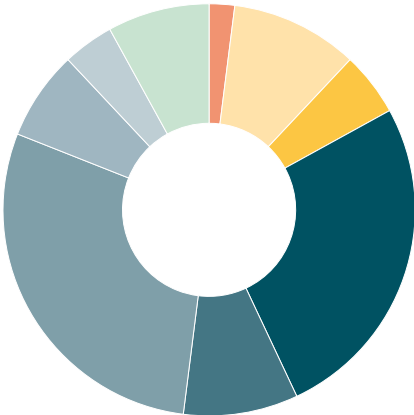
ESG independant assesement



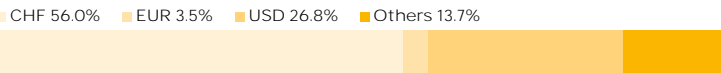
On a scale of A+ to D, the score given by the company Conser SA is B+.

ALLOCATION

- 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 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%
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Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	7.2%	6.3%	5.7%
Volatility	8.5%	12.0%	10.3%
Max drawdown	-6.4%	-18.9%	-18.9%

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Performance over 10 years



Annual Performance

