

Balanced-Portfolio

Data as of 31.12.2022

Risk Propensity



Balanced: The fund portfolio is suitable for clients seeking a balanced portfolio with relative risk.

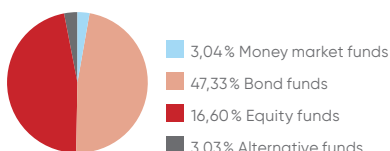
Investment Objective

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.

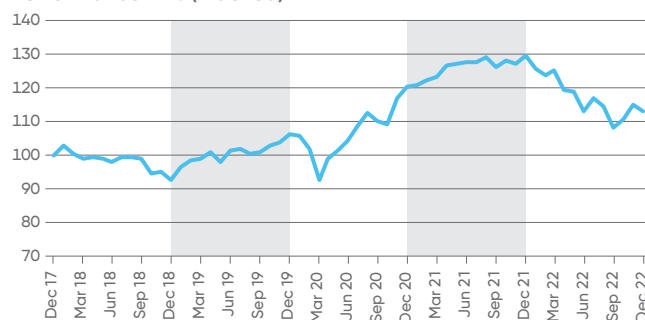
The portfolio is actively managed on the basis of a professional top-down approach and undergoes continuous monitoring.

Temporary controlled deviations from the investment strategy are permitted, depending on the market situation. All funds are selected according to YOUPLUS'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.

Asset Allocation



Performance in % (indexed)



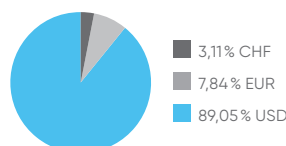
Balanced-Portfolio

| in % | YTD 2022 | 2021 | 2020 | 2019 | 2018 | since Inc. |
|------------|----------|------|-------|-------|-------|------------|
| Portfolio | -12,80 | 7,68 | 13,53 | 14,68 | -7,56 | 126,61 |
| Benchmark* | -14,60 | 6,02 | 9,82 | 14,32 | -5,00 | |

| in % | 1 M | 1 Y | 3 Y | 5 Y | 5 Y p.a. | 15 Y | 15 Y p.a. |
|------------|-------|--------|-------|-------|----------|-------|-----------|
| Portfolio | -1,54 | -12,80 | 6,61 | 13,02 | 2,48 | 46,04 | 2,56 |
| Benchmark* | -2,50 | -14,60 | -0,57 | 7,99 | 1,55 | | |

* Customised Benchmark

Currency Allocation



Top 5 Holdings

| | Category | ISIN | Currency | % |
|---|----------------|--------------|----------|-------|
| Pictet-USD Short Mid-Term Bds-P | Bond funds | LU0175073625 | USD | 23,89 |
| JPM Funds - America Equity Fund - A | Equity funds | LU0210528500 | USD | 20,66 |
| Swiss Rock (Lux) SICAV - Absolute Return Bond Fund Plus E USD | Bond funds | LU1090786119 | USD | 15,45 |
| UBS (Lux) Equity Fund - Global Sustainable USD | Equity funds | LU0076532638 | USD | 11,53 |
| PIMCO GIS Global Bond Fund USD | Bond funds | IE0002461055 | USD | 4,90 |
| | % of Top 5 | | | 76,43 |
| | Total Holdings | | | 12 |

Operations

| | | | |
|---------------------------|------------------|----------------------------|------------------------------|
| Reference Currency | USD | Inception Date | 7.5.1999 |
| Reference Currency Share | at least 60% USD | Portfoliomangement | YOUPLUS Assurance SCHWEIZ AG |
| Management Fee (max) p.a. | 0,50% | Total Net Assets USD (mil) | 1,6 |

The information and performance data are partially based on external sources, which in certain cases may differ substantially from the values used in each product, and are therefore not reliable indicators of the performance of particular products. YOUPLUS does not guarantee the accuracy, completeness or timeliness of the following information data. In addition, the performance data shown do not take into account any costs and fees charged for subscriptions and redemptions. The performance of a unit-linked life insurance product or a fund investment plan can differ from the performance of the investment funds used for these products additional costs may be incurred depending on the product. Past performance is not a guarantee of future results. We use investment funds (collective investment schemes) as benchmarks within the scope of unit-linked life assurance and they do not constitute an invitation to buy or sell collective investment schemes.