Zuger Kantonalbank

Fund Factsheet / 31.07.2025

ZugerKB Fonds - Strategie ESG Ausgewogen (CHF) BV

Investment policy

- This investment fund seeks to generate a long-term positive return in CHF, equally through interest income and capital growth. By using a systematic approach investments in a variety of asset classes and on a broad, internationally diversified basis will be made. Besides investments in equities and bonds, the selection also includes, to a limited extent, alternative investments such as real estate, precious metals and commodities.
- In addition to investments in CHF, suitable investments may also be made in other currencies.
- The mixture and different weighting of these asset classes aims to realise an optimal risk-return ratio. The weighting is reviewed periodically, with the maximum exposure in equities being 50%.

Fund characteristics

- The fund complies with the investment restrictions for pension funds in accordance with BVV2.
- Investors may buy or sell the fund on any bank working day.
- Fund profits and returns shall not be distributed, but shall instead be reinvested.
- The fund is suitable for investors with a medium to longterm investment horizon and medium risk appetite who are willing to accept price fluctuations.
- The individual risks are set out in the sales prospectus.

Investment manager	Zuger Kantonalbank AG
Fund domicile	Switzerland
Currency of the fund / shareclass	CHF / CHF
Launch date fund / shareclass	15.07.2015 / 31.10.2017
Fund size	CHF 519.58 mio
Net asset value (NAV) / share	CHF 115.95
ISIN / VALOR	CH0382491063 / 38249106
Bloomberg	ZKBSABV SW
Management fee	0.90%
TER (as of 30.11.2024)	1.18%
Distribution policy	reinvesting

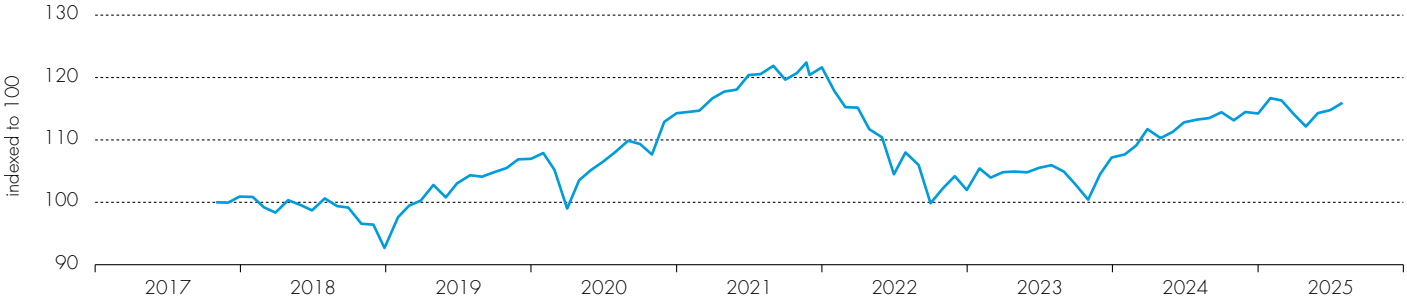
No reference index is mentioned as the fund's objective is not linked to an index.

Portfolio Characteristics

Volatility, annualized [1]	6.60%

[1] calculated over 3 years

Historical Performance (net return %)



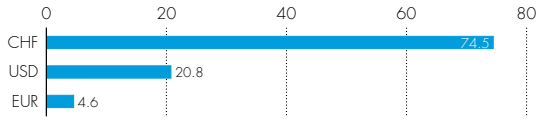
	1 m	year to date	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	3 yrs p.a.	5 yrs p.a.	since inception
Fund	1.0	1.5	6.6	5.1	-16.2	6.4	6.8	15.4	-8.2	n.a.	n.a.	n.a.	2.4	1.4	16.0

Past performance is not a guide to current or future performance. Performance data does not take account of the entry / exit commissions and costs incurred, and reflects gross distributions reinvested. Performance of a fund can rise or fall, i.a. as a result of currency fluctuations.

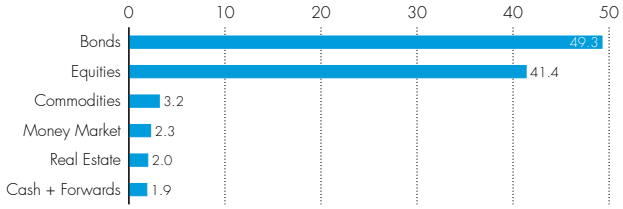
Major positions

	(%)
BlueBay Inv Grade Euro Govt Bd Q CHF	9.9
Ubs Etf Spi Esgw	8.5
ZugerKB Fonds - Obligationen ESG (CHF) - N	6.8
AXA WF Global Hg Yld Bds I Cap CHF H	6.8
iShares $ Treasury Bd 1-3yr UCITS ETF CHF Hgd Acc	6.7
Zug Aktien Esg Usa Usd-N	6.6
Vanguard ESG Global Corp Bond UCITS ETF CHF Hgd A	6.5
Swisscanto (CH) IBF Corp. World Resp NTH1 CHF	6.5
Zugerkb Fds Ak Es Ep Eur-N	4.6
Jpmorgan F-America Eqty-Iacc	4.6
Total	**67.5**

Currency breakdown (%)



Portfolio Structure (%)

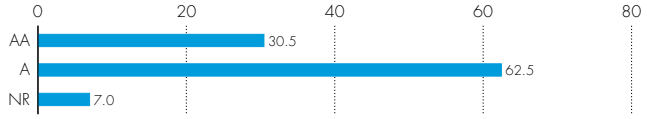


ESG profile [2)]

ESG rating	A
ESG ratings coverage	93.0%
ESG score	6.8
Environmental score	6.1
Social score	5.4
Governance score	6.1
CO_2 Intensity, wt. avg (t CO_2/M$ Sales)	720.1

[2)] Details on MSCI ESG methodology: www.zugerkb.ch/en/esg

ESG ratings breakdown (%) [2)]



Exclusion of Economic Activities [3)]

[3)] Thresholds may apply. Please see fund's Prospectus for further details.

Risks

- Limited participation in the potential of single securities.
- Success of single security analysis and active management cannot be guaranteed.
- It cannot be guaranteed that the investor will recover the capital invested.
- Derivatives entail risks relating to liquidity, leverage and credit fluctuations, illiquidity and volatility.
- Interest rates may vary, bonds suffer price declines on rising interest rates.
- Investment universe may involve investments in countries where the local capital markets may not yet qualify as recognised capital markets.
- The Sub-Fund's investments may be subject to sustainability risks. The sustainability risks that the Sub-Fund may be subject to are likely to have an immaterial impact on the value of the Sub-Funds' investments in the medium to long term due to the mitigating nature of the Sub-Fund's ESG approach.
- The Sub-Funds' performance may be positively or negatively affected by its sustainability strategy.
- The ability to meet social or environmental objectives might be affected by incomplete or inaccurate data from third-party providers.
- Information on how environmental and social objectives are achieved and how sustainability risks are managed in this Sub-Fund may be obtained from Vontobel.com/SFDR.

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Past performance is not an indicator of current or future performance. Performance data does not take into account the commissions and costs charged when units are issued and redeemed as well as possible value impairing deposit account keeping fees. The return of the fund may rise or fall due to currency fluctuations.

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