

Swisscanto BVG 3 Life Cycle 2015

May 2012 | Swiss edition

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Description

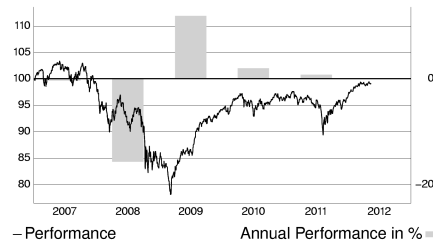
This investment group invests in equities, bonds and real estate. The strategic equity share amounts to 45% until ten years before the investment group's target date in 2015. Then Afterwards, a systematic switch of equities into the more stable investment classes bonds and real estate takes place for the routine reduction of risk. When the target date is reached, the investment group will be invested exclusively in bonds and real estate. The "Allocation by asset classes" shows the respective current composition of the individual investment classes.

Profile/Suitability

Only the investment of monies from occupational pension solutions and linked self-provision for pensions in Switzerland (Pillars 2 and 3a) is permitted.

All investments involve risk, especially with regard to fluctuations in value and returns. In addition, investments in foreign currencies are subject to exchange rate fluctuations. The risks are described in detail in the sales prospectus.

Risk  low high

Indexed performance in CHF
30.04.12


Past performance is no indication of future performance and does not guarantee success in the future. The performance data assume that any dividends will be reinvested and do not take account of commission and costs charged for issuing and redemption of units. The calculation is performed in the fund's currency of account CHF. Returns in other currencies may rise or fall as a result of currency fluctuations.

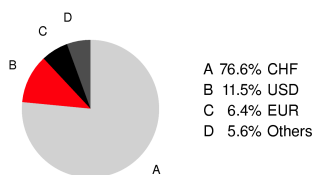
Source: Lipper, a Thomson Reuters Company

Performance to 30.04.2012	1M	3M	Current year	12M	3Y	since launch p.a.	2007	2008	2009	2010	2011
Investment group	0.14%	1.58%	2.82%	2.87%	16.79%	1.36%	-0.27%	-15.67%	11.92%	2.03%	0.81%
Benchmark	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Key data

Price per share* (14.05.12)	CHF 108.90
High last 12 months (02.05.12)	CHF 109.45
Low last 12 months (10.08.11)	CHF 98.20
Domicile	Switzerland
Close of financial year	30.06.
Launch	26.10.05
Currency of account	CHF
Benchmark	none
Assets in mn (14.05.12)	CHF 27.42
Number of entitlements (14.05.12)	251800
All-in fee p. a.	1.00%
Swinging Single Pricing	No

The all-in fee includes the fees for the funds in which investments are made, calculated on the basis of the strategic asset allocation.

Allocation by currencies
30.04.12

Allocation by asset classes
30.04.12

	Investment group	Benchmark
Equities Switzerland	10.59%	10.60%
Equities Foreign	13.49%	11.50%
Bonds Switzerland	43.65%	47.90%
Bonds Foreign	10.02%	10.00%
Cash	0.50%	2.00%
real estate	21.75%	18.00%

Key figures
30.04.12

Annual volatility	4.07%
Sharpe Ratio p.a.	1.23
Yield to maturity	1.58%
Average remaining maturity (years)	7.3
Modified Duration	6.40

Data: Lipper (last 3 years or since launch of fund)

Largest equities positions (5)
30.04.12

NESTLE SA-REG	1.70%
NOVARTIS AG-REG	1.27%
ROCHE HOLDING AG-GENUSSCHEIN	1.14%
UBS AG-REG	0.41%
ABB LTD-REG	0.39%

Largest borrowers (5)
30.04.12

Pfandbriefbank der schweizerischen Hypothekarinstitute	5.63%
Pfandbriefzentrale der Schweizerischen Kantonalbanken	5.55%
Switzerland Government Bond	4.30%
City of Zurich Switzerland	1.59%
Zürcher Kantonalbank	1.39%

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