

## Swisscanto BVG 3 Life Cycle 2020

May 2012 | Swiss edition

Security number: 2241275 | ISIN number: CH0022412750 | Bloomberg: SWALC20 SW

### 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 2020. Then equities are systematically replaced by more stable forms of investment, such as bonds and real estate. When the target date is reached, the investment group will be invested exclusively in bonds and real estate.

### Profile/Suitability

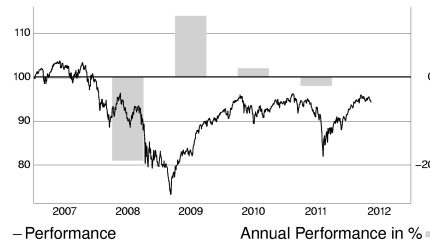
Only the investment of monies from occupational pension solutions and linked self-provision for pensions in Switzerland (Pillars 2 and 3a) is permitted.

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	-0.05%	2.51%	3.99%	0.53%	16.93%	0.65%	-0.37%	-19.00%	13.91%	1.99%	-1.96%
Benchmark	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

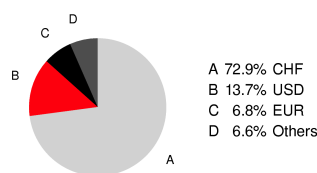
### Key data

Price per share* (14.05.12)	CHF 103.20
High last 12 months (15.03.12)	CHF 105.00
Low last 12 months (10.08.11)	CHF 89.55
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 27.35
Number of entitlements (14.05.12)	265101
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

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	Investment group	Benchmark
Equities Switzerland	26.99%	27.00%
Equities Foreign	16.99%	15.00%
Bonds Switzerland	27.69%	30.50%
Bonds Foreign	9.97%	10.00%
Cash	0.51%	2.00%
real estate	17.85%	15.50%

### Key figures

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Annual volatility	5.75%
Sharpe Ratio p.a.	0.88
Yield to maturity	1.74%
Average remaining maturity (years)	7.2
Modified Duration	6.29

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

### Largest equities positions (5)

30.04.12

NESTLE SA-REG	4.47%
NOVARTIS AG-REG	3.33%
ROCHE HOLDING AG-GENUSSCHEIN	2.99%
UBS AG-REG	1.08%
ABB LTD-REG	1.01%

### Largest borrowers (5)

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Pfandbriefbank der schweizerischen Hypothekarinstitute	3.57%
Pfandbriefzentrale der Schweizerischen Kantonalbanken	3.52%
Switzerland Government Bond	2.73%
City of Zurich Switzerland	1.01%
Zürcher Kantonalbank	0.88%

**Important notes:** All information published here is solely for your information and does not constitute investment advice or any other recommendation. While we have carefully researched and compiled the contents, Swisscanto cannot assume warranty for the correctness, completeness and timeliness of the information provided. The sole binding basis for the acquisition of units of the Swisscanto Investment Foundation are the articles of association, regulations and (if available) prospectuses of the Swisscanto Investment Foundation. These may be obtained free of charge from Swisscanto Investment Foundation, Waisenhausstr. 2, 8021 Zürich, or at [www.swisscanto.ch](http://www.swisscanto.ch), all cantonal bank branches in Switzerland, and Bank Coop AG, Basel. \* Excl. commissions