

GMAM PROFILE 1 - STABILITY

30.09.2024

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 0.32%.

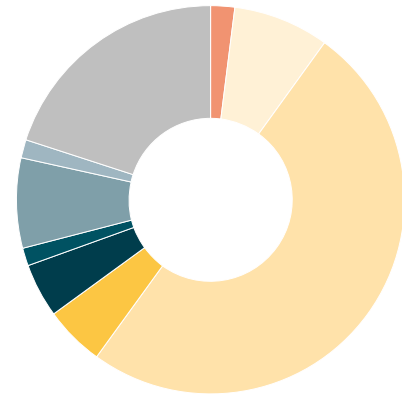
ESG independent assesement



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 86.3%
- EUR 1.8%
- USD 7.5%
- Others 4.4%



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	2.4%
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Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	6.7%	1.4%	2.5%
Volatility	3.1%	5.7%	4.6%
Max drawdown	-1.0%	-13.8%	-13.8%

CONTACT

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

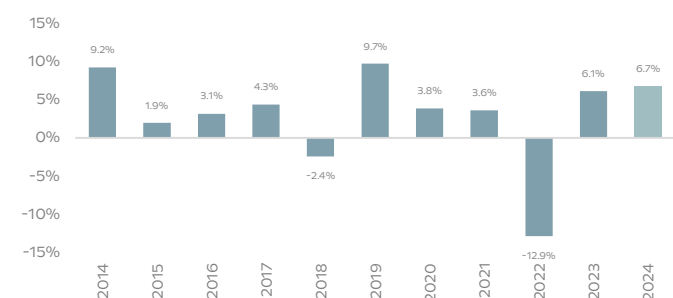
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*Estimates reviewed annually for an investment horizon of five years.

Performance over 10 years



Annual Performance



GMAM PROFILE 2 - YIELD

30.09.2024

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%.

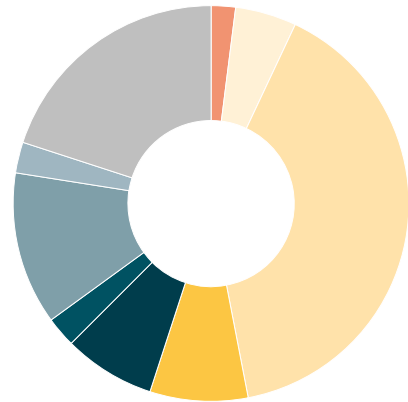
ESG independent assesment



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 77.4%
- EUR 2.8%
- USD 12.4%
- Others 7.3%

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 2.9%

Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	8.0%	2.1%	3.2%
Volatility	3.4%	6.6%	5.4%
Max drawdown	-1.1%	-14.8%	-14.8%

CONTACT

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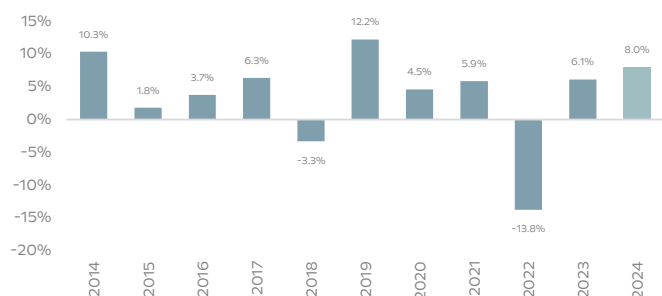
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Performance over 10 years



Annual Performance



GMAM PROFILE 3 - BALANCED

30.09.2024

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

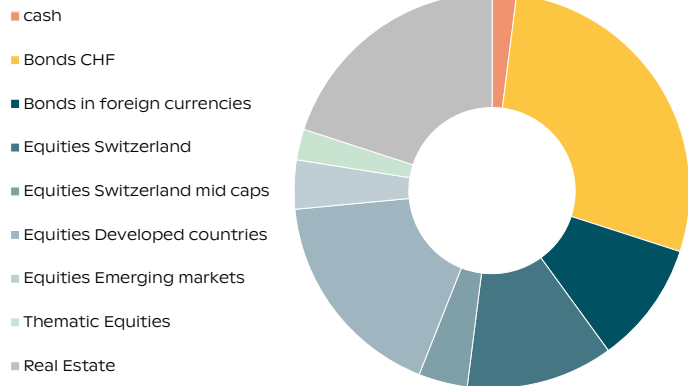
The total expense ratio (TER) of the selected funds amounts to 0.32%.

ESG independent assesement

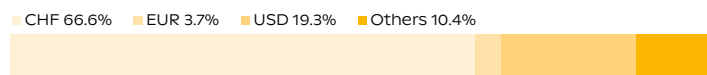


On a scale of A+ to D, the score given by the company Conser SA is A.

ALLOCATION



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%

Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	9.7%	3.2%	4.3%
Volatility	4.3%	8.2%	7.1%
Max drawdown	-1.4%	-16.4%	-16.4%

CONTACT

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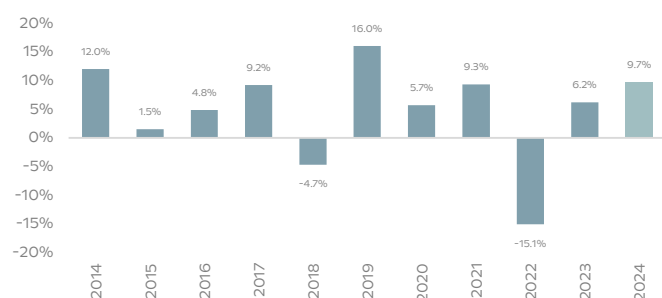
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Performance over 10 years



Annual Performance



GMAM PROFILE 4 - GROWTH

30.09.2024

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%.

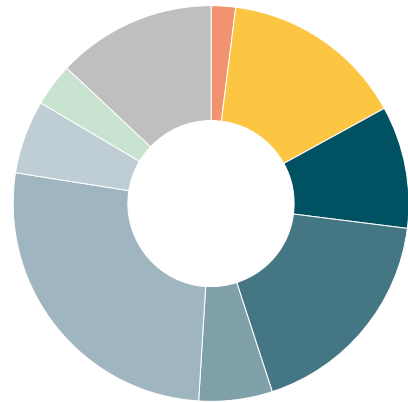
ESG independent assesement



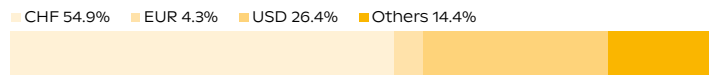
On a scale of A+ to D, the score given by the company Conser SA is A.

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



Expected annual return *

Expected annual return 4.6%

Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	11.6%	4.5%	5.3%
Volatility	5.3%	10.1%	9.0%
Max drawdown	-1.6%	-17.9%	-17.9%

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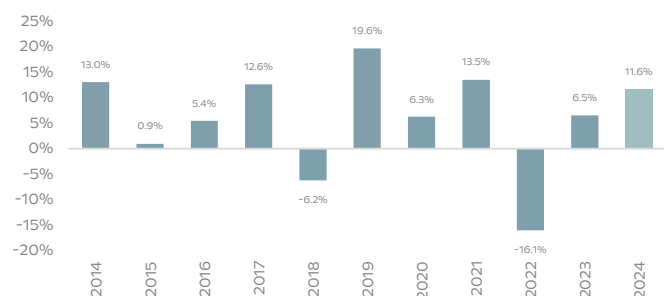
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Performance over 10 years



Annual Performance



GMAM PROFILE 5 - EQUITY

30.09.2024

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%.

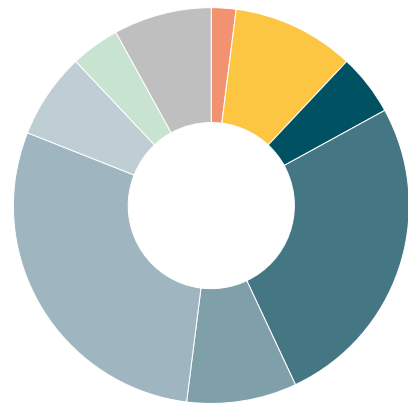
ESG independent assesement



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

- CHF 56.0%
- EUR 3.2%
- USD 26.2%
- Others 14.6%



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	5.1%
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Statistics

	YTD	5 yrs annualized	10 yrs annualized
Performance	12.8%	5.6%	6.1%
Volatility	6.0%	11.4%	10.4%
Max drawdown	-1.8%	-18.9%	-18.9%

Performance over 10 years



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Annual Performance

