

# Swisscanto IF Avant BVG Responsible Portfolio 95 QT CHF

Mixed | reinvesting | March 2021

Security Number: 58848705  
ISIN-Number: CH0588487055

Bloomberg: SWRP9QC SW

## Fund Description

Equity share exceeded according to BVV2

Actively managed "fund of funds" (umbrella fund), consisting of Swisscanto equity and bond funds. The investment group pursues an investment strategy aimed at capital gains. The equities portion averages 95% and the bond portion around 5%.

## Profile/Suitability

This product is suitable for investors who

- have a long-term investment horizon.

Only assets from tax-exempt institutions for occupational pension provision and restricted private pension plans in Switzerland (Pillars 2 and 3a) is permitted.

## Risk Indicator

low < 1 2 3 4 **5** 6 7 > high

## Fund Facts

NAV per Share (31.03.2021)	CHF 103.91
52-Week High (31.03.2021)	CHF 103.91
52-Week Low (04.03.2021)	CHF 99.02
Fund Domicile	Switzerland
Share Class Currency	CHF
Fund Currency	CHF
Accounting Year End	30.06.
Share Class Launch Date	22.02.2021
Inception Date Fund	30.11.2020
Start Performance Calculation	01.03.2021
Share Class Volume (million)	CHF 0.36
Fund Volume (million)	CHF 0.61
Shares Outstanding	3'438.981
Flat Fee p.a.	0.00%
Issue Fees in Favour of the Fund	0.00%
Redempt. Fees in Fav. of the Fund	0.00%
Management Company	Swisscanto Investment Foundations, Zurich
Portfolio Management	Zürcher Kantonalbank
Custodian Bank	Zürcher Kantonalbank

## Indexed Performance and Performance in %

No indexed performance shall be made available if the product was launched less than 3 months ago.

## Performance in % Since

	1m	3m	1yr	3yrs p.a.	5yrs p.a.	Start p.a.
Fund Net <sup>1</sup>	5.62	n.a.	n.a.	n.a.	n.a.	n.a.
Fund Gross <sup>2</sup>	5.62	n.a.	n.a.	n.a.	n.a.	n.a.

Minor deviations in performance can be caused by rounding errors.

## Annual Performance in %

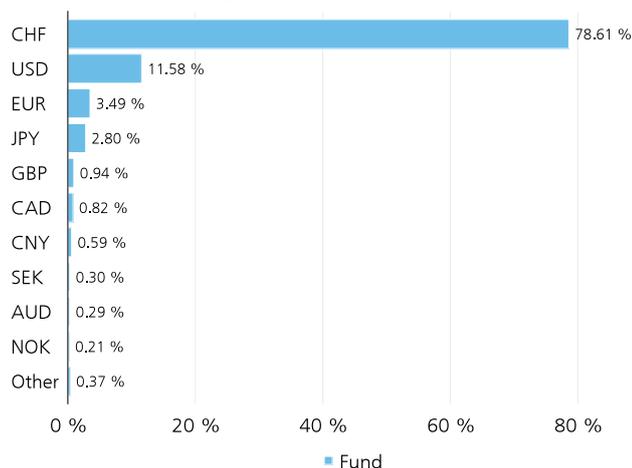
Year	2016	2017	2018	2019	2020	YTD
Fund Net <sup>1</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	5.62
Fund Gross <sup>2</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	5.62

Year/period: Since start performance calculation or for the year/period. Minor deviations can be caused by rounding errors.

<sup>1</sup> The represented net value development less all regular fund fees due. Any further costs due, which can be charged directly to the fund assets, are disclosed in the fund prospectus.

<sup>2</sup> The gross performance indicated before deduction of any regular fund fees incurred.

### Breakdown by Currency



### Largest Positions in %

	Fund
Nestlé SA	4.86
Roche Holding AG	3.71
Novartis AG	2.87
Microsoft Corp	2.48
Alphabet Inc	2.40

### Swisscanto Sustainability Rating

high < A B C D E F G > low

### Breakdown by BVV2 in %

	Fund
Money Market	4.86
Bonds CHF	1.45
Bonds Foreign Currency	1.19
Swiss Equities	26.23
Foreign Equities	66.27

### Largest Issuers in %

	Fund
Pfandbriefb. schweiz. Hyp.	0.26
Swiss Confederation	0.26
Pfandbriefz. schweiz. KB	0.21
United States of America	0.08
Japan	0.07

### Risk Figures

No risk figures shall be made available if the product was launched less than 1 year ago.

### Portfolio Data

	Fund
Number of Positions	3'295
Modified Duration	7.93
Yield to Maturity	0.57%
Time to Maturity in Years	8.71
Average Coupon	1.42%

### Sustainability approaches in application



Note: Greyed-out approaches are not applicable to the assets in question.

## Explanations on sustainability approaches

### Voting engagement



As a shareholder and lender, an active and continuous dialogue is maintained with the corporate management. Companies are urged to set ambitious CO<sub>2</sub>e reduction targets, implement them consistently and provide transparent reporting in this context. Voting rights are exercised in accordance with our voting guidelines, which are based on Swiss and international corporate governance rules and the United Nations Principles for Responsible Investment (UN PRI). In the case of equity investments, voting behaviour is published transparently on [www.swisscanto.com/voting](http://www.swisscanto.com/voting).

### Swisscanto blacklist



Primarily exclusion of manufacturers of banned weapons (cluster bombs and cluster ammunition, antipersonnel and land mines, biological and chemical weapons, nuclear weapons, enriched uranium and blinding laser weapons). The evaluation is based primarily on Swiss legislation and on international agreements ratified and recognized by Switzerland. In principle, our evaluation is also consistent with the recommendations for exclusion made by SVVK-ASIR.

### Further exclusions



Application of further exclusion criteria to reduce ESG risks. No investment in securities with ESG-critical business models (e.g. companies associated with coal extraction (revenue >5%), weapons and ammunition production, pornography production and UN Global Compact violations). In addition, securities from states that are sanctioned by Switzerland, the EU or the USA (OFAC) due to security aspects or violations of human rights, for example, can also be excluded.

### Systematic ESG integration



The systematic analysis of ESG criteria forms an integral component of the active investment process, with the aim of identifying risks and opportunities based on ESG trends at an early stage. ESG criteria supplement the pure financial analysis and lead to more informed investment decisions.

### Paris Agreement



With a firm commitment to the Paris agreement of limiting warming to below 2 degrees by 2050, the investment activity of the portfolio is oriented towards reducing CO<sub>2</sub>e emissions by at least 4% per year. The investment strategy target is based on the CO<sub>2</sub>e intensity of the investment universe at the end of 2019.

### Impact investing



Using an impact analysis, focus on returns with social benefits and therefore investments in companies and countries that use their innovative capacity to create ecologically and socially compatible products and services, thereby making a significant contribution to fulfilling one or more of the UN's Sustainable Development Goals (UN SDGs).

Note: Greyed-out approaches are not applicable to the assets in question.

## Sustainability approaches

The sustainability approaches apply to all assets or to a substantial part of the assets. Detailed information on this can be found in the prospectus, fund agreement or investment guidelines.

### CO<sub>2</sub>e

CO<sub>2</sub> equivalents (CO<sub>2</sub>e) are a measure to standardise the climate impact of the greenhouse gases carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O) and fluorinated greenhouse gases (CFCs). All of these gases remain in the atmosphere for different lengths of time and do not contribute equally to the greenhouse effect.

### ESG

ESG stands for the aspects of environment (E), social (S) and governance (G).

### SVVK-ASIR

The Swiss Association for Responsible Investments (SVVK) is an association of institutional investors and was founded in 2015. The association provides services to its members so that they can focus their investment decisions on the environment, society and the economy.

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## Comments to the Fund

### Target Investor Group - Term

Vested benefits foundations, institutions with the purpose of implementing the voluntary occupational pension schemes in accordance with Art. 1e of the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2) and pension schemes/forms of benefit schemes of pillar 3a with necessary contract.

### Target Investor Group - Description

The Q class is only offered to vested benefits foundations, institutions with the purpose of implementing the voluntary pension schemes in accordance with Art. 1e of the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV 2) and pension schemes/forms of benefit schemes of pillar 3a in accordance with the ordinance on the tax deductibility of contributions to recognised forms of the benefit schemes (BVV 3) with individual asset management agreement (VV) or individual investment agreement. The second letter «T» indicates that the class reinvests profits (accumulating).

### Flat Fee (FF)

The FF is used for management, asset management and, where compensated, the sale of the fund as well as for compensation of the custodian bank for services provided by it. The FF is composed of the flat-rate management fee (FMF) and the flat-rate administration fee (costs for management and for administration).

### Fees

In order to protect existing Investors, Subscription and Redemption Fees are credited to the respective Subfund by the Fund Management.

**Swinging single pricing (SSP) indirectly**

According to fund master data, this fund does not exhibit any swinging single pricing (SSP). However, it cannot be ruled out that an investment is made in a target fund with SSP indirectly.

**Explanation of general risks**

Investment involves risks, especially with regard to fluctuations in value and return. Investments in foreign currencies are subject to exchange rate fluctuations. Custody and counterparty risks represent further significant risks. We hereby refer to the detailed description of various risks which are included in the prospectus.

**Risk Indicator**

The historical data used to calculate the risk and return category cannot be used as a reliable indication of the future risk profile. The reported risk and return category may well be subject to change. The lowest risk category cannot be compared with a risk-free investment. There is no capital guarantee or capital protection. The risk of capital loss is borne by the investor.

**Breakdown Allocations**

Allocation refers to invested fund capital adjusted to 100%. Minor deviations can be caused by rounding errors.

**Modified Duration**

The modified duration indicates by how many percent the price of a bond changes if the market interest rate changes by one percentage point.

**Yield to Maturity**

The yield to maturity is the average annualised return achieved by an investor if they hold onto a bond until the contractually agreed maturity date.

**Average Coupon**

To calculate the average coupon, the coupons are weighted according to the current outstanding volume of invested bonds.

**Swisscanto Sustainability Rating**

The proprietary Swisscanto Sustainability Rating provides information on the current sustainability level of the portfolio. It is calculated from the values of the collective assets and individual securities contained in the portfolio and is divided into seven sustainability classes from A (highest level) to G (lowest level). To calculate the rating, companies and countries are assessed on the 4 pillars of our sustainability research: controversial areas of business (controversy), sustainable corporate governance (ESG), greenhouse gas emissions (climate) and impact of products on the environment and society (impact).

**ISO Certification**

Asset Management at Zürcher Kantonalbank is ISO 9001 certified. The ISO 9001 certification guarantees that the authorised user has a management system that meets the requirements of a suitable and recognised standard and has been successfully certified/assessed by the Swiss Association for Quality and Management Systems (SQS).

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