

Data as of 31.08.2025

## Objectives and investment universe

Asset class	Occupational pension
Category	World

Umbrella Fund: BCV PORTFOLIO PENSION FUND

The objective of the BCV Pension 40 sub-fund is to achieve long-term capital gains and generate supplementary income while complying with the requirements laid down in Swiss Federal legislation relating to occupational old-age, survivors' and invalidity pension schemes. The sub-fund comprises a balanced mix of bonds and equities, which gives it a moderate to high risk profile. The sub-fund is suited to investors who are looking, despite some volatility, to achieve capital growth in the long term, complemented by income.

The manager incorporates, for the share of the sub-fund's assets set out in the investment policy, environmental, social and governance (ESG) criteria in its investment selection and weighting process in the portfolio.

Class A: open to all investors

## Fund facts

Legal structure	Mutual Fund
Fund domicile	Switzerland
Portfolio Manager	BCV Asset Management
Launch date	31.01.2015
Security number / ISIN	11863149 / CH0118631495
Base currency	CHF
Liquidity	Daily
NAV	CHF 149.73
High / Low 2025	CHF 152.70 / 140.40
Fund assets in million	CHF 668.31
Flat fee	1.20%
TER as of 30.11.2024	1.20%
Last distribution (gross)	CHF 1.70

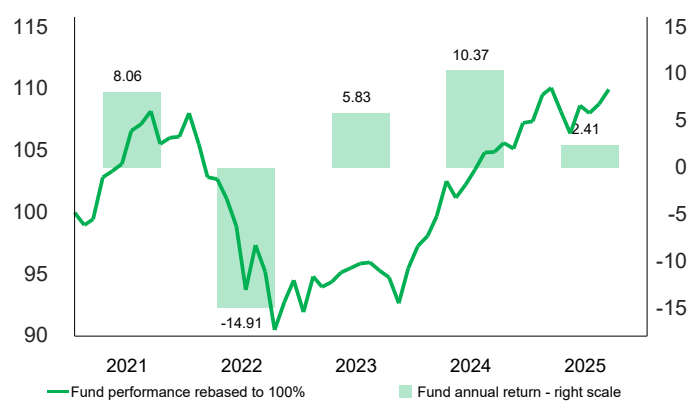
## Issue and redemption of units

Cut-off day/time for client orders	D 11:00*
NAV date (reference date for market prices)	D
Value date	D+2
Liquidity	Daily

\* cut-off time with BCV

## Performance in CHF (%)

	1 Month	3 M.	YTD	1 Year	annualised 3 Years	5 Years
<b>Fund</b>	<b>1.08</b>	<b>1.20</b>	<b>2.41</b>	<b>4.83</b>	<b>4.92</b>	<b>2.89</b>
<b>Volatility<sup>(1)</sup></b>				<b>6.53</b>	<b>6.29</b>	<b>6.73</b>
<b>Sharpe Ratio<sup>(1)</sup></b>				<b>0.98</b>	<b>0.69</b>	<b>0.32</b>



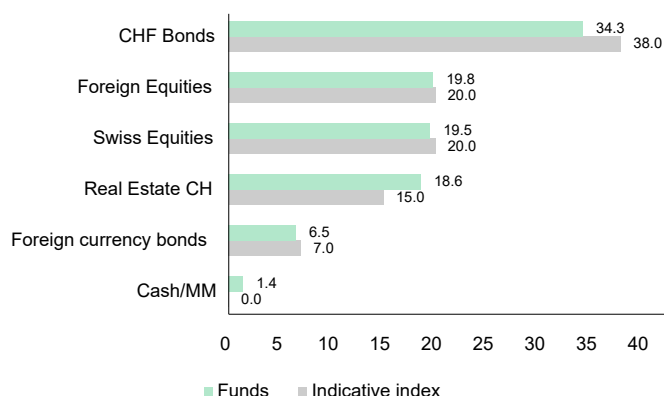
## Risk profile



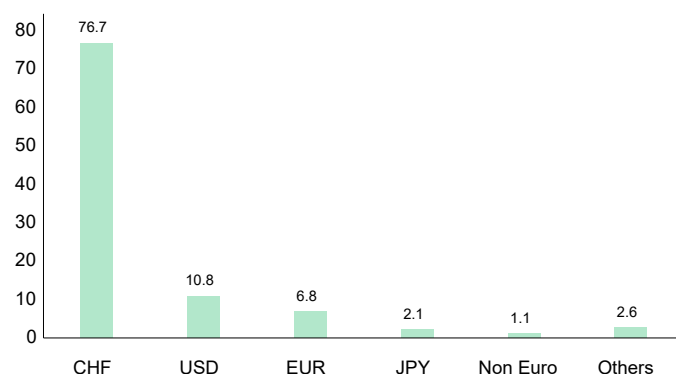
The synthetic risk indicator (SRI) is used to assess the risk level of this product compared to others, taking into account market and credit risks. Its calculation method is based on the assumption that the investor holds the fund for the recommended holding period.

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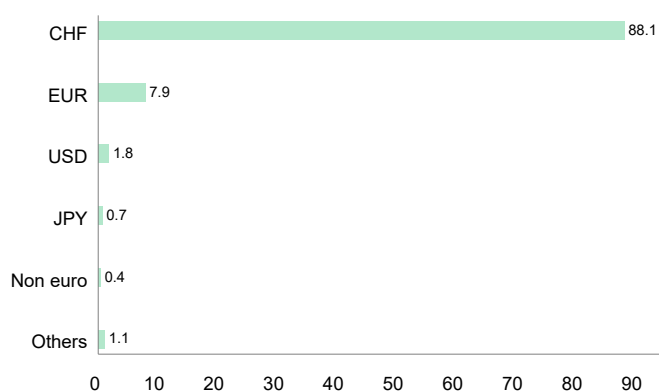
### Asset Allocation of the fund vs benchmark (%)



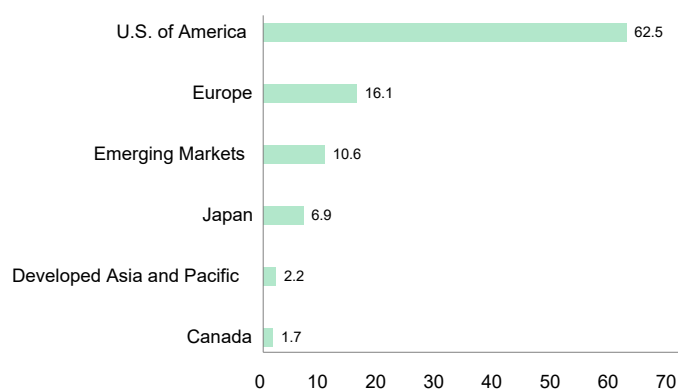
### Fund Currency Exposure (%)



### Bonds Currency Breakdown (%)



### Country breakdown of foreign stocks (%)



### Statistics over 3 years\*\*\*

Total return	15.51%
Annualised return	4.92%
Sharpe Ratio <sup>(1)</sup>	0.69
Positive months	69.44%
Max drawdown <sup>(1)</sup>	-7.06%

Risk free rate 0.63%

\*\*\* or since inception if less than 3 years

### Monthly performance in CHF (%)

	2021	2022	2023	2024	2025
	Fund	Fund	Fund	Fund	Fund
January	-1.01	-2.31	3.13	0.83	1.99
February	0.48	-2.54	-0.89	1.64	0.52
March	3.42	-0.17	0.43	2.84	-1.74
April	0.48	-1.54	0.82	-1.31	-1.65
May	0.57	-2.20	0.38	1.05	2.13
June	2.58	-5.22	0.38	1.19	-0.57
July	0.49	3.88	0.09	1.34	0.69
August	0.99	-2.22	-0.70	0.04	1.08
September	-2.46	-4.95	-0.57	0.70	
October	0.48	2.50	-2.21	-0.44	
November	0.08	1.90	3.04	1.98	
December	1.80	-2.73	1.91	0.12	
<b>Year</b>	<b>8.06</b>	<b>-14.91</b>	<b>5.83</b>	<b>10.37</b>	<b>2.41</b>

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BCV Asset Management  
Place St-François 14  
1003 Lausanne

Tel. 021/212 20 51  
Email: [fonds@bcv.ch](mailto:fonds@bcv.ch)  
Website: [www.bcv.ch/invest](http://www.bcv.ch/invest)

BCV Asset Management  
Talstrasse 70  
8001 Zürich

Tel. 044/ 388 71 30  
Email: [fonds@bcv.ch](mailto:fonds@bcv.ch)

BCV Fund Desk  
Place St-François 14  
1003 Lausanne - Suisse

Tel. 021/ 212 40 26  
Fax. 021/ 212 16 56  
Email: [fund.desk@bcv.ch](mailto:fund.desk@bcv.ch)

<sup>(1)</sup> Calculation frequency of risk data: weekly

Sources: BCV / GERIFONDS  
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