

## Investment Solution **Risky**

The investment solution *Risky* pursues a broadly diversified, sustainable investment approach. Investments are solely placed in equities with the help of passive, low-cost ETFs. Investments in real estate and bonds are foregone in favour of a higher share of equities. The proportion of equities is 98%. Investments in gold or other commodities are avoided since they are not considered productive assets and are thus less suitable for wealth accumulation. The CHF share is 41% in total. The total expense ratio (TER) is 0.12% per year.

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## Performance (one-time investment of CHF 1'000, after costs)



The performance, up to and including September 2021, is based on index data, excluding management, custody, and ETF costs. Starting from October 2021, the effective performance of client portfolios with the investment solution *Risky* at the "Grow" level (see below for details) is shown after the deduction of all costs. Past performance is no guarantee of future market developments.

## Asset classed

Equities		99%
Bonds	0%	
Real Estate	0%	
Precious Metals	0%	
Liquidity		1%

## Return & risk

Return since the beginning of the year	11.5%
Ø Return over the last 5 years	7.1%
Ø Return over the last 10 years	8.0%
Risk expectation	<b>high</b>
Largest annual loss (2008)	-41.7%

## ETFs used

Asset class	ETF	ISIN	Use of income	TER	Share	
					Start	Grow
Equities	iShares Core SPI	<a href="#">CH0237935652</a>	distributing	0.10%	39.6%	29.7%
Equities	UBS SPI Mid	<a href="#">CH0130595124</a>	distributing	0.25%	0%	9.9%
Equities	iShares MSCI USA Screened	<a href="#">IE00BFNM3G45</a>	accumulating	0.07%	41.6%	30.7%
Equities	iShares MSCI Europe Screened	<a href="#">IE00BFNM3D14</a>	accumulating	0.12%	17.8%	12.9%
Equities	iShares MSCI Japan Screened	<a href="#">IE00BFNM3L97</a>	accumulating	0.15%	0%	4.9%
Equities	iSh. MSCI Emerging Markets Scr.	<a href="#">IE00BFNM3P36</a>	accumulating	0.18%	0%	10.9%

## Allocation of equity investments



- Switzerland SPI 30%
- Switzerland SPI Mid 10%
- USA 31%
- Europe 13%
- Japan 5%
- Emerging markets 11%

### Worldwide diversification with focus on Switzerland

Tax advantages and no foreign currency costs speak in favour of Swiss equities. However, the Swiss market is strongly characterised by individual sectors (pharmaceuticals and consumer staples), while the technology sector, for example, is hardly represented. With the 40% Swiss to 60% foreign allocation, findependent leverages the advantages for Swiss investors in Swiss companies and at the same time creates good geographical and sector diversification.

The global allocation is based on the size of the capital markets (with slight adjustments based on the GDP share). Furthermore, investments abroad are only made in sustainable [ESG-screened ETFs](#), which exclude companies from the areas of nuclear power, coal power, coal mining, oil sand mining, tobacco as well as nuclear, civil and controversial weapons.

As the performance of the SPI is heavily dependent on Nestlé, Novartis and Roche, which together account for almost 50% of the SPI, investments are also made in the SPI Mid. This contains 80 medium-sized Swiss companies.

### Worldwide diversification

3'902 individual shares  
42 different countries



### Largest positions\*

#### Top 10 Switzerland:

- Roche 4.0%
- Novartis 3.8%
- Nestlé 3.6%
- UBS 1.8%
- ABB 1.7%
- Richemont 1.6%
- Zurich 1.6%
- Swiss Re 0.8%
- Holcim 0.7%
- Lonza 0.7%

#### Top 10 worldwide:

- Nvidia 2.3%
- Apple 2.2%
- Microsoft 1.9%
- Alphabet (Google) 1.9%
- Amazon 1.2%
- Broadcom 1.0%
- Meta Platforms 0.8%
- Tesla 0.7%
- Eli Lilly 0.5%
- TSMC 0.5%

\* Share in % of the investment solution