

Data as of 31.12.2022

Objectives and investment universe

Asset class Fund of funds
Style Active strategy

BCV Pro Patrimoine CHF aims at generating regular income with moderate capital gains over the long-term. **The Sub-fund's management takes into account the requirements of the Ordinance on Managing Assets under a Guardianship or Trusteeship (OGPCT).**

The Sub-fund invests, directly or indirectly, up to 100% of its assets in bonds, notes, and debt securities with fixed or variable income of private and public debtors worldwide, and up to 25% in equities, share certificates, book-entry securities, participation certificates, and similar securities of companies located throughout world. The Sub-fund is also authorized to invest up to a maximum of 50% of its assets in sight and fixed-term deposits as well as in units of collective investment schemes holding money market instruments.

The Sub-fund's direct investments must be denominated in Swiss francs. If indirect investments are made, in principle, the resulting currency risk shall be hedged.

AH Class, open to all investors and hedged against currency risk

Fund facts

Legal structure	Investment fund
Fund domicile	Switzerland
Portfolio Manager	BCV Asset Management
Launch date	29.05.2018
Security number / ISIN	41756941 / CH0417569412
Base currency	CHF
Liquidity	Weekly
NAV	CHF 87.74
High / Low 2022	CHF 101.77 / 86.34
Total sub-fund assets in million	CHF 64.21
Flat fee	0.95%
TER as of 30.09.2022	0.96%
Last distribution (gross)	-

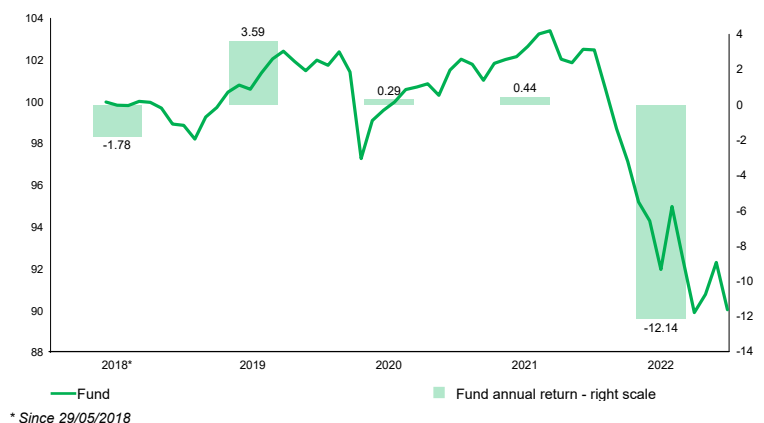
Procedure for subscriptions and redemptions

Orders to subscribe to and redeem units received at the custodian bank by until Tuesday or the first following bank working day (day of order being booked), at the latest, 11.00 a.m., are dealt with on the second subsequent bank working day on the basis of the net asset value calculated on that day (forward pricing).

The calculation is made on the valuation day on the basis of closing prices of Tuesday or the first subsequent banking working day.

Performance in CHF (%)

	1 Month	3 M.	YTD	1 Year	3 Years	5 Years
Fund	-2.45	0.15	-12.14	-12.14	-3.99	-
Volatility				7.54	5.22	-
Sharpe Ratio				-1.65	-0.70	-



Risk and return profile



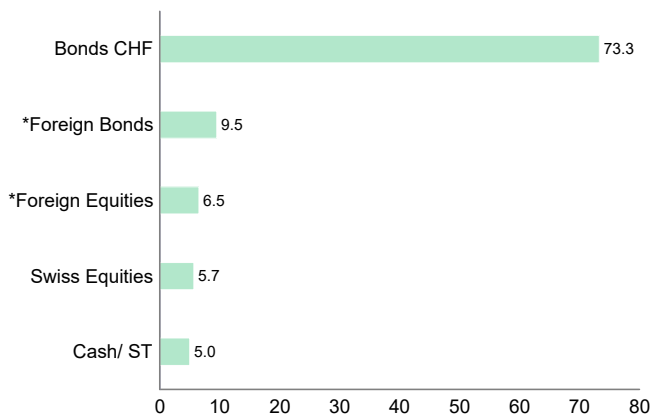
Historical data used to calculate the degree of risk to returns on investments cannot be regarded as reliable indicators for the future risk profile.

The category with the lowest degree of risk cannot be equated to an investment with no risk at all, i.e. risk-free.

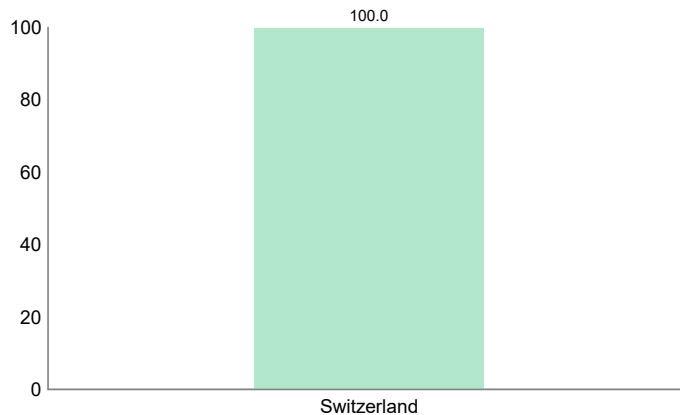
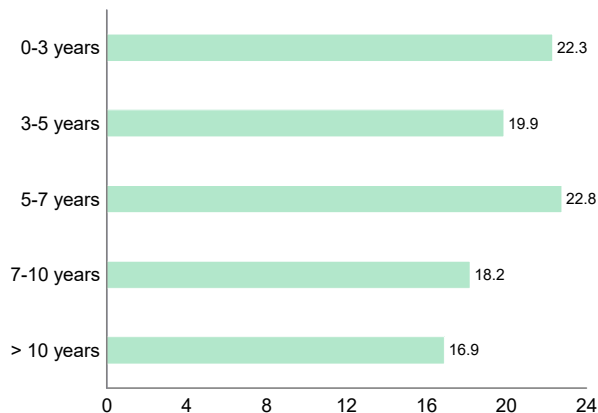
There is no capital guarantee nor capital protection.

Additional information about risks is available in the fund contract that can be consulted on the www.gerifonds.ch Website.

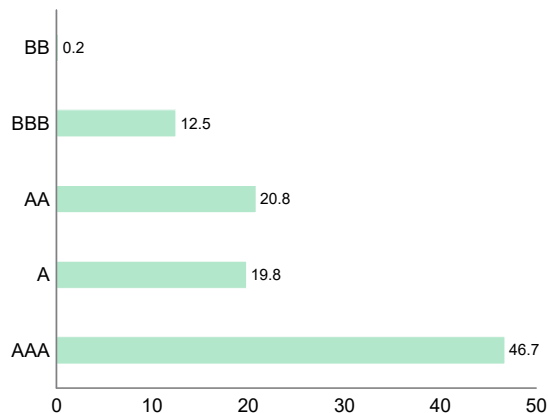
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Fund's asset allocation (%)


* Foreign equities and bonds are hedged against currency risk.

Fund Currency Exposure (%)

BONDS: Maturity breakdown (%)


Maturities of bonds invested directly and in BCV funds

BONDS: Rating (%)


Rating of bonds invested directly and in BCV funds

Statistics*

Total return	-9.95%
Annualised return	-2.26%
Sharpe Ratio	-0.40
Positive months	50.91%
Max drawdown	-14.43%
Risk free rate	-0.48%

* Since launch

Monthly performance in CHF (%)

	2018	2019	2020	2021	2022
	Fund	Fund	Fund	Fund	Fund
January		1.08	0.63	-0.24	-1.83
February		0.46	-0.93	-0.75	-1.89
March		0.73	-4.10	0.80	-1.59
April		0.34	1.87	0.18	-1.99
May	-0.16	-0.21	0.51	0.13	-0.94
June	-0.02	0.79	0.39	0.49	-2.46
July	0.21	0.66	0.59	0.58	3.28
August	-0.05	0.35	0.12	0.15	-2.73
September	-0.28	-0.47	0.15	-1.32	-2.69
October	-0.77	-0.44	-0.53	-0.16	0.96
November	-0.05	0.50	1.20	0.63	1.68
December	-0.67	-0.25	0.51	-0.03	-2.45
Year	-1.78	3.59	0.29	0.44	-12.14

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- Calculation frequency of risk data: weekly

Sources: BCV / GERIFONDS
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