

A 50-year success story.

Our strategy funds have scooped multiple Lipper Fund Awards¹⁾.

For years, our strategy funds have held top positions in independent return rankings.

Our low costs have a positive impact on investment results

¹⁾ Lipper analyses and evaluates over 100,000 funds worldwide. The Lipper Fund Awards are presented in 23 countries in Europe, America, Asia and the Middle East.

Will you have enough money in old age? Thorough financial and tax planning always pays off.

We recommend:

Dörig & Partner AG Finanzdienstleistungen

T +41 62 836 90 20

www.doerig-partner.ch

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Disclaimer

The information provided does not constitute an offer. It is intended for marketing and information purposes only. No liability or guarantee is assumed for the accuracy and completeness of the content.

The investment decision is at the sole discretion of the investor. The execution and transmission of customer orders is performed without advice and recommendation by Avadis; these are so-called «execution-only» transactions. Avadis does not conduct either a reasonableness or a suitability test. Investments should only be made after a thorough reading of the prospectus with integrated investment regulations, the key information document (KID), the articles of association, the annual report as well as after a consultation. The documents mentioned can be requested free of charge from Avadis Vermögensbildung SICAV, c/o Avadis Vorsorge AG, Zollstrasse 42, Postfach, 8031 Zurich.

Units of the aforementioned funds of Avadis Vermögensbildung SICAV must not be offered, sold or delivered within the USA.

Avadis Vermögensbildung SICAV

c/o Avadis Vorsorge AG | Zollstrasse 42 | P.O. Box | 8031 Zurich

T +41 58 585 56 56 | vbs@avadis.ch | www.avadis.ch

AVADIS



No
custodial fees,
no front- or
back-end
load

No-frills investing

www.avadis.ch/invest

For marketing purposes

In a nutshell.

Simple

- The right strategy for every risk profile
- Global investments from CHF 50
- You decide when to invest and how much.

Low-cost

- No custodial fees, no commission
- Low asset management costs
- Streamlined administrative structure:
Avadis routinely passes these benefits on to its clients.

Flexible

- No notice periods or limits
- Strategy can be changed on a monthly basis.

Independent

- Independent of banks and insurance companies

Our 7 investment strategies.

Choose the right investment strategy for your investment horizon.

Diversified investments

- You invest in over 2,200 different equities and 2,400 bonds.
- This ensures broad diversification which adds stability to your portfolio.

Strategy funds	Stable	Bonds	Defensive	Basis	Growth	Aggressive	Equities
CHF/currency-hedged in %	100	95	90	85	80	75	70
Price fluctuation risk	Low	Low	Medium	Medium	Medium	High	High
Strategy	100% money market in CHF	100% bonds 0% equities	80% bonds 20% equities	60% bonds 40% equities	40% bonds 60% equities	20% bonds 80% equities	0% bonds 100% equities
Total expense ratio (TER) ¹⁾	0.15%	0.55%	0.57%	0.58%	0.60%	0.61%	0.63%

Composition



¹⁾ TER = total expense ratio as at 31 December 2021.

Total annual costs per investment strategy as a percentage of the invested assets, including all costs and target fund costs. Avadis does not charge any front- or back-end load. All products are 100 percent retrocession-free.

- Money market CHF
- Bonds CHF
- Foreign currency government bonds hedged
- Emerging markets debt
- Foreign currency corporate bonds hedged
- Swiss equities
- Global equities ESG hedged
- Global small caps
- Emerging markets equities