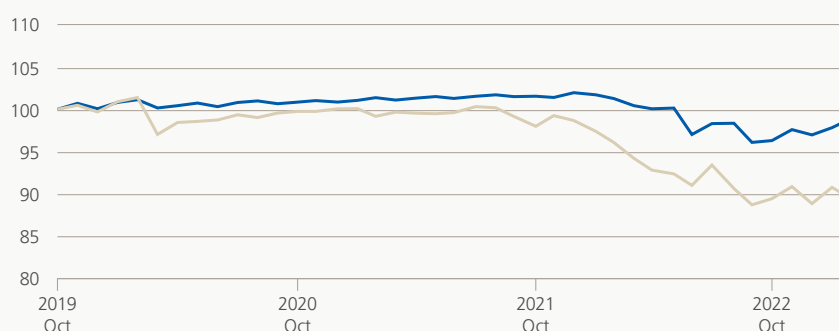


# Mortgages Switzerland

The investment group invests its assets primarily in a diversified portfolio of fixed-interest mortgage loans with an average term of maturity of up to 9 years.

Performance (gross of fees, indexed)



■ Zurich investment foundation ■ Benchmark

## Key characteristics

Asset Manager	Zurich Invest AG
ISIN	CH0490192207
Bloomberg	ZUAHSPF SW
Benchmark	SBI AAA-A 5-7Y T (STA57T)
First Issue	November 2019
Fiscal Year	1.1. - 31.12.
Currency	CHF
Risk currency	CHF
AuM (NAV in mio.)	361,49
Net asset value (NAV/unit)	980.31
Average loan-to-value	51,57%
Management Fee	0,25%
TER (NAV) <sup>1</sup>	0,27%
Subscription fee	0,30%
Redemption fee	0,30%
Issue frequency	Monthly

For further information please visit:  
[www.zurichinvest.ch](http://www.zurichinvest.ch)

## Performance (net of fees in %, in CHF)

	Zurich	Benchmark
1 month	1,02	-1,40
3 month	1,21	-1,50
Current year	1,88	0,73
1 year p.a.	-2,63	-6,83
5 years p.a.	N/A	N/A
10 years p.a.	N/A	N/A
Since inception	-1,97	-10,48
Since inception p.a.	-0,60	-3,27

## Volatility (in %)

	Zurich	Benchmark
1 year p.a.	4,81	6,55
5 years p.a.	N/A	N/A
10 years p.a.	N/A	N/A
Since inception p.a.	2,83	4,77

<sup>1</sup> TER according to KGAST: The figure corresponds to the Total Expense Ratio (TER) from the last year and is no guarantee for a similar TER in the future.

## Risk figures since inception

	Zurich	Benchmark
Sharpe Ratio	0,01	-0,56
Tracking Error p.a.	3,89	-
Information Ratio	0,69	-
Jensen's Alpha (in %)	0,93	-
Max. Drawdown (in %)	-0,98	-0,78
Recovery Period*	14	1
Modified Duration	3,29	5,70

\* in months

## Breakdown by Mortgage (in %)

	Zurich
<50%	42,88
50% - 66,7%	51,89
66,8% - 75%	4,55
75% - 80%	0,68

## Maturities (in %)

	Zurich
>10 years	2,33
7 - 10 years	15,40
5 - 7 years	8,68
3 - 5 years	27,03
1 - 3 years	34,05
<1 year	12,50

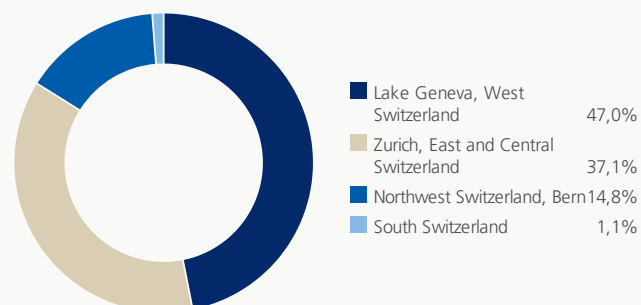
## Allocation based on Property Type (in %)

	Zurich
Residential	89,95
Mixed	8,94
Commercial	1,12

## Risk figures for other time periods

	1 year p.a.	5 years p.a.	10 years p.a.	Since inception p.a.
Sharpe Ratio	-0,51	N/A	N/A	0,01
Beta	0,45	N/A	N/A	0,34
Tracking Error p.a.	5,22	N/A	N/A	3,89
Tracking Error Ex Ante	0,00	-	-	-
Information Ratio	0,80	N/A	N/A	0,69
Jensen's Alpha (in %)	0,54	N/A	N/A	0,93

## Sectors (in %)



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