

As at 15 July 2025

Swiss Life Premium Comfort Portfolio Balanced

Investment strategy

The portfolio offers investors a global diversified investment generating high investment returns, which have a stabilising effect and add value. The portfolio comprises approximately 50% bonds and real estate funds and approximately 50% equity funds. The bond allocation is hedged against foreign currency risks. The investment funds were selected according to a best-in-class approach and they meet the quantitative and qualitative selection criteria of Swiss Life Asset Managers. They are monitored on a regular basis.

Investment suitability

This portfolio's investment strategy tolerates elevated fluctuations in value and constitutes a medium risk. The portfolio is suitable for investors who:

- can accept price fluctuations
- are prepared to accept a higher risk
- are interested in a regular income as well as capital growth
- want to invest in equities but without a dominant exposure

Performance (in CHF)



	2020	2021	2022	2023	2024
Performance p. a.	0.37%	8.08%	-13.11%	2.49%	8.70%

Source: fund management company

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Portfolio performance

	YTD	1 year	3 years	5 years	10 years	since inception
Performance p. a.	-	1.07%	3.02%	2.20%	2.66%	3.00%
Cumulative performance	0.08%	1.07%	9.35%	11.51%	30.05%	43.47%
Volatility	8.24%	7.50%	6.31%	6.33%	7.28%	7.30%

Source: fund management company

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Composition of the portfolio

1.	Swiss Life Funds (Lux) Equity ESG Global High Dividend CHF R Dis	13.00%
2.	Swiss Life Funds (CH) Bond Swiss Francs A1	12.00%
3.	Aegon Global Equity Income Fund A EUR Inc.	10.00%
4.	Swiss Life Index Funds III (CH) Real Estate Switzerland R Cap	10.00%
5.	Pictet CH Solutions - Swiss High Dividend P dy CHF	9.00%
6.	Vontobel (CH) Sustainable Swiss Dividend A	9.00%
7.	Swiss Life Funds (Lux) - Bond ESG Global Corporates R CHF	6.00%
8.	Mirabaud - Sustainable Global Strategic Bond Fund AH dist. CHF	6.00%
9.	BlueBay Global High Yield Bond Fund R CHF	4.00%
10.	M&G (Lux) Global Dividend Fund - EUR A Dist	4.00%
11.	Robeco Sustainable Property Equities B EUR	4.00%
12.	Swiss Life Funds (LUX) Bond Emerging Markets Corporates R CHF-h	4.00%
13.	Swiss Life Funds (LUX) Equity Europe High Dividend R EUR Dis	4.00%
14.	Pictet - Global Emerging Debt HP CHF	3.00%
15.	JPM Emerging Markets Dividend A (div) - EUR	2.00%

Source: fund management company

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Fund management company	Swiss Life Asset Management AG
Inception date	30 April 2013
Taxable earnings as at 31 December 2022	1.88%
Ongoing charges under PRIIP KID	1.42%

Source: fund management company

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