

Baloise Fund Invest (Lux) - BFI Equity Fund (EUR)

28.02.2023

How your money is invested

Breakdown in %

Equities	99.4%
Liquidity	0.6%

For risk-tolerant investors

Equity funds are suitable for investors who wish to benefit from the yield potential of the share markets, are able to absorb large fluctuations in price and have a long-term investment horizon.

Current figures

Fund assets	307'927'779 EUR
Fund price (NAV)	269.27 EUR

Performance overview (Net Performance)

	Fund	Benchmark
Year	5.33%	4.64%
Last 12 months	0.35%	-3.94%
3 years	27.05%	24.99%
5 years	33.01%	35.34%
Since foundation	124.40%	142.87%

Price listings

www.baloise-asset-management.com

daily

How your money is managed

This BFI equity fund invests in a geographically and cross-industry diversified portfolio comprising largely of shares in companies domiciled in the USA, in Western Europe and Japan.

Suitable markets or exchanges are selected on the basis of, among other factors, the long-term price potential. It is also possible to acquire securities from other countries including emerging countries, provided their economic development appears promising.

Investment fund currency: Euro

BFI: a comparison

BFI compares its funds with investment funds featuring a similar investment strategy (peer group). We use the classification employed by Lipper, a Reuters Company. This is an impartial agency that compares different investment funds.

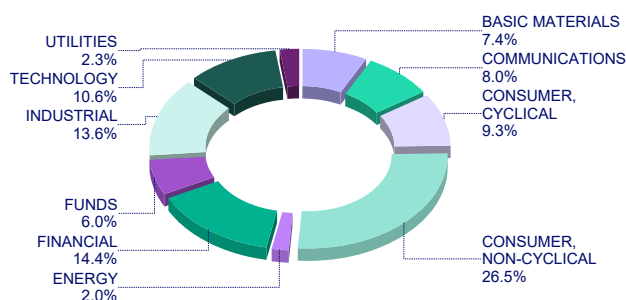
Benchmark: Lipper Global - Equity Global

Performance

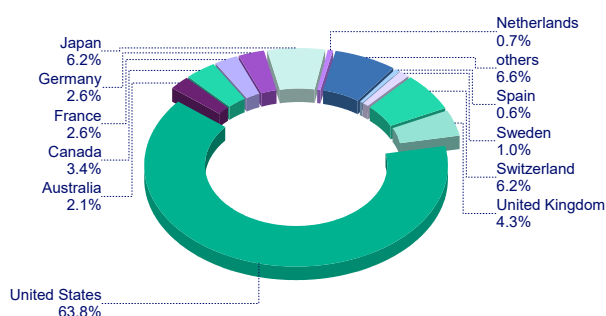


Past performance is not a reliable indicator of future results.

Industries / Sectors



Country allocation



10 largest positions

iShares MSCI EM ESG Enhanced UCITS ETF
 BlackRock Global Funds - Emerging Markets Fund
 Steel Dynamics Inc
 Nucor Corp
 BorgWarner Inc
 Fidelity Funds - Sustainable Emerging Markets Equi
 DR Horton Inc
 Omnicom Group Inc
 PulteGroup Inc
 Lennar Corp

FUNDS	USD	4.4%
FUNDS	USD	1.1%
BASIC MATERIALS	USD	0.7%
BASIC MATERIALS	USD	0.6%
CONSUMER, CYCLICAL	USD	0.5%
FUNDS	USD	0.5%
CONSUMER, CYCLICAL	USD	0.5%
COMMUNICATIONS	USD	0.5%
CONSUMER, CYCLICAL	USD	0.5%
CONSUMER, CYCLICAL	USD	0.5%

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Legal data

Management Company	Waystone Management Company (Lux) S.A.	Distribution	none, income retained by fund (capital growth)
Auditor	Ernst&Young Luxembourg		
Asset manager	Baloise Asset Management AG	Valor code	2237450
Domicile	Luxembourg / SICAV	ISIN	LU0226794815
Founded at	23.09.2005	WKN	A0F5MH
Fund's reference currency	EUR	Management fee	max. 1.75% p.a.

Investment risks

Please consult the fund prospectus for full information on investment risks. The following risks, in particular, could influence the sub-fund and lead to fluctuations or losses in value:

Currency risk: A currency risk exists when the fund invests in assets that are denominated in a foreign currency. Any devaluation of the foreign currency against the base currency of the fund leads to a fall in value of the assets denominated in the foreign currency.

Price fluctuations [equity risk]: The risk associated with investments in equities includes significant fluctuations in prices and negative information about the issuer or market. Fluctuations are also frequently amplified in the short term. The value of investments and their associated income can therefore go up and down. There is a possibility that investors may not recoup the originally invested amount.

Derivatives risk: The use of derivatives increases the likelihood of losses due to leverage. Derivatives enable investors to achieve high returns on small price movements of the underlying instrument. However, investors can also suffer large losses if the price of the underlying instrument changes significantly to their disadvantage.

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Important legal information

This is a marketing document. Please consult the fund prospectus and the Key Investor Information Document (KIID) before making any final investment decision. This marketing document is for information purposes only and does not constitute an offer or an invitation to buy or sell fund units, nor is it to be regarded as an invitation to submit an offer for the conclusion of a contract for an investment service or ancillary service. It is expressly not intended for persons whose nationality or place of residence prohibits them from accessing such information under the applicable legislation. Neither this marketing document nor copies thereof may be sent or taken to the United States or distributed in the United States or to a US person (within the meaning of Regulation S of the US Securities Act of 1933 as amended). This document is not a substitute for personal advice.

Baloise Fund Invest (Lux) - BFI Equity Fund (EUR) is a sub-fund of Baloise Fund Invest (Lux), an umbrella fund registered in Luxembourg under Luxembourg law, which qualifies as a UCITS under Directive 2009/65/EC. For individual sub-funds or unit classes, the group of eligible investors specified in the fund prospectus may be further restricted. The fund prospectus, the Key Investor Information Document respectively the basic information sheet, the articles of association, and the annual and half-year reports can be requested free of charge from the company's representative in Switzerland, First Independent Fund Services AG, Klausstrasse 33, CH-8008 Zürich, and from the paying agent and information centre in the respective country of distribution. The fund prospectus, the Key Investor Information Document (KIID) and the annual and half-year reports are also available in German and French on the website www.fundinfo.com.

A summary of the investor rights is available in English on the management company's website at www.waystone.com/waystone-policies. Please note that under Article 93a of Directive 2009/65/EC, the management company can decide to terminate the agreements reached for the distribution of the sub-fund in one or more EU member states.

Past performance, simulations or projections are not a reliable indicator of future performance. The historical performance data does not include any costs charged when subscribing to and redeeming units. Commissions and fees negatively impact performance. All investments involve risks, particularly in terms of fluctuations in value and returns. If the currency of a financial product differs from your reference currency, the rate of return may increase or decrease as a result of currency fluctuations. The information contained in this document does not take into account the specific or future investment objectives, financial or tax situation or particular needs of any individual recipient.

Units in this sub-fund may not be offered, sold or supplied in the USA or to US taxpayers residing outside the USA.

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Definitions

Maximum drawdown: Maximum drawdown: Risk indicator reflecting the maximum loss an investor could have suffered with a certain investment to date. It measures the greatest loss from a previous peak of the equity curve to the lowest subsequent trough.

Volatility: Volatility: Common risk indicator reflecting the degree of variation of the return delivered by a certain investment. It measures how far that return can deviate from its mean value, both positively and negatively.

Sharpe ratio: Sharpe ratio: Indicator of risk-adjusted return, reflecting the profitability of an investment relative to its volatility. An investment with a higher Sharpe ratio will deliver a higher return per unit of risk.

Risk/return ratio: Risk-return ratio: Indicator of risk-adjusted return, reflecting the profitability of an investment relative to its maximum drawdown. An investment with a higher risk-return ratio will deliver a higher return per unit of risk.

Total expense ratio (TER): The total expense ratio (TER) measures the total costs associated with managing and operating an investment fund. These costs consist first and foremost of management fees and additional expenses, such as trading fees, fees for legal advice, audit fees and other operating costs. The total costs of the fund are divided by the total fund assets to arrive at a percentage amount, which corresponds to the TER.

Equity exposure: Equity exposure is the risk of fluctuation and loss in value that the investor is exposed to as a result of negative changes in the equity value of the part of the portfolio that is invested directly or indirectly in equities.