

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

28.02.2023

How your money is invested

| Breakdown in % | |
|-------------------------------------|-------|
| Equities | 31.4% |
| Bonds | 52.2% |
| Real Estate, Commodities and others | 13.0% |
| Liquidity | 3.4% |

For security-conscious investors

You value stability and a correspondingly stable investment. At the same time, you wish to tailor your investor profile to share market potential.

Current figures

| | |
|------------------|----------------|
| Fund assets | 73'656'810 EUR |
| Fund price (NAV) | 74.34 EUR |

Performance overview (Net Performance)

| | Fund | Benchmark |
|------------------|--------|-----------|
| Year | 2.27% | 1.40% |
| Last 12 months | -7.41% | -5.94% |
| 3 years | -6.27% | -4.00% |
| 5 years | -0.72% | -2.94% |
| Since foundation | 48.68% | 32.33% |

Price listings

www.baloise-asset-management.com

daily

How your money is managed

BFI-Activ (EUR) invests globally in bonds and shares. The portfolio combines the earnings continuity of fixed-income securities with the yield potential of shares.

With a maximum share allocation 40%, the fund is oriented towards moderate capital growth.

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.

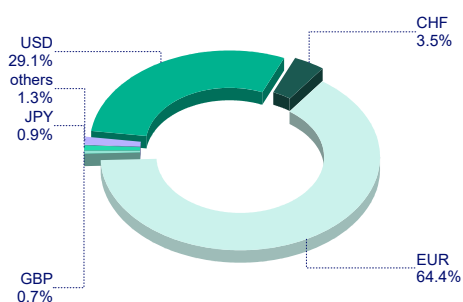
Lipper Global - Mixed Asset EUR Cons - Global

Performance

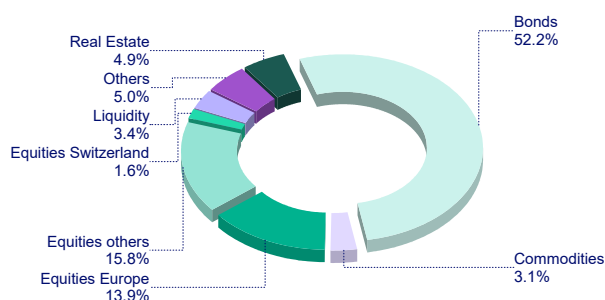


Past performance is not a reliable indicator of future results.

Currencies in the Fund



Breakdown by investment category



Legal data

| | | | |
|---------------------------|-----------------------------------|----------------|--|
| Management Company | Waystone Management Company (Lux) | Distribution | none, income retained by fund (capital growth) |
| Auditor | Ernst&Young Luxembourg | Valor code | 1212306 |
| Asset manager | Baloise Asset Management AG | ISIN | LU0127030749 |
| Domicile | Luxembourg / SICAV | WKN | 676777 |
| Founded at | 21.05.2001 | Management fee | max. 1.4% p.a. |
| Fund's reference currency | EUR | | |

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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:

Interest rate risk: An interest rate risk exists when the value of bonds and other debt securities rises and falls as a result of interest rate developments. Falling interest rates generally result in an increase in the value of existing debt securities, while rising interest rates generally lead to a loss 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.

Equity and credit risk: The fund may also be subject to equity and credit risk.

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.

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 Activ (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.