

# Generali Index Series 25

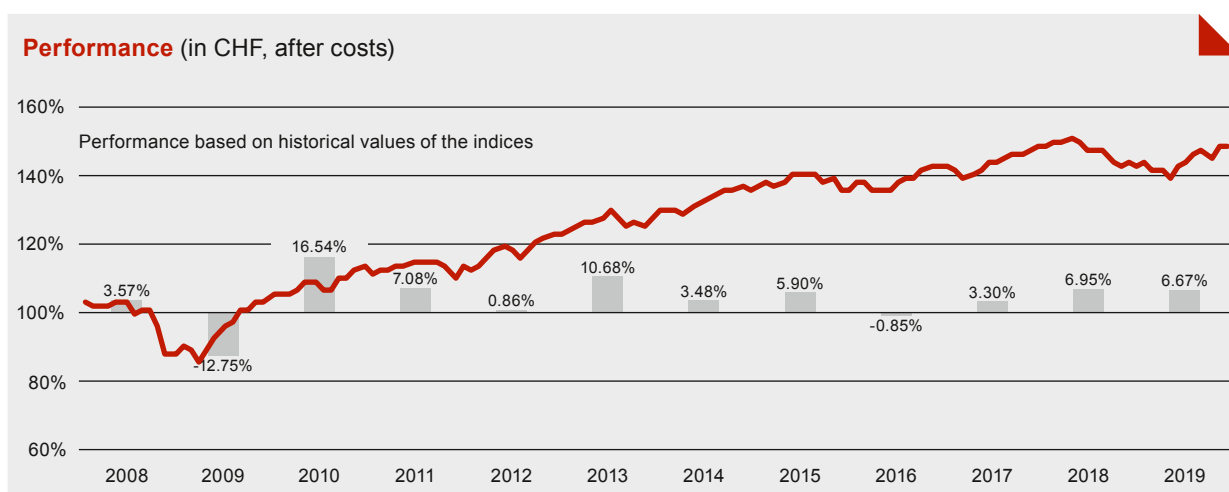
Edition 2019 | Q2 (Data as of 31.07.2019)

## Description

This investment plan is broadly diversified globally. It aims for limited value fluctuations coupled with moderate income opportunities. Thanks to the selection of cost-efficient funds, income opportunities are optimised.

In order to secure income and reduce risk, the fund account savings are gradually reallocated to a low-risk investment in the last five years of the contract.

The portfolio factsheet is a general representation of your investment plan. The figures and graphics do not represent your individual returns.

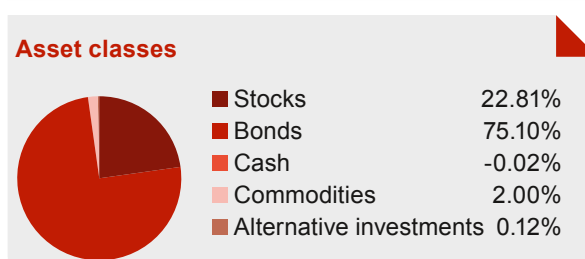


**Key facts**

TER	0.21%
Rebalancing	quarterly

**Returns** (in %, historical)

Current year	6.67%
Ø 3 years	1.00%
Ø 5 years	1.61%
Ø 10 years	4.67%



**Largest positions**

NESTLE SA	1.11%
NOVARTIS AG	0.79%
ROCHE HOLDING PAR AG	0.64%
Swiss (Govt) 4% 08.04.2028 Uns	0.44%
US S. -E-2025- 2%/15-15.08.2025	0.32%
US 1.5%/16-15.08.2026	0.27%
UNITED STATES S. -B-2025 2%/15-15.02.2025	0.24%
Swiss (Govt) 4% 11.02.2023 Uns	0.24%
US S. -V-2021 1.125%/16-28.02.2021	0.23%
US S. C-2024 2.5%/14-15.05.2024	0.23%

## Global allocation



Europe	Eastern Europe	North America	United Kingdom	Latin America	Middle East/ Africa	Southeast Asia	Japan	Other	Cash
39.56%	1.53%	27.86%	3.22%	4.92%	0.94%	7.09%	4.76%	10.19%	-0.08%

Investments		
ISIN	Name	Allocation
CH0016431741	Pictet CH-CHF Bonds Tracker-I dy	20.00%
CH0117044708	Swisscanto (CH) Index Equity Fund USA	4.50%
CH0132501880	Swisscanto (CH) Index Commodity Fund hedged CHF	1.00%
CH0185709083	CSIF (CH) Emerging Markets Index Blue	4.50%
CH0190222403	CSIF Europe ex CH Index	4.50%
CH0190227683	CSIF (CH) Japan Index	4.50%
CH0220919085	CSIF II (CH) Gold Blue	1.00%
CH0259132303	CSIF (CH) Bond Emerging Markets Index Blue	17.50%
CH0304170571	CSIF (CH) Bond USD Index Blue	17.50%
CH0316599023	CSIF (CH) Bond Corporate EUR Index	20.00%
CH0342181622	BIFS SPI® Equity Index Fund	5.00%

## Explanation

- Diversified** means a broad distribution across various sectors and regions. This diversification reduces fluctuations in value and hence the risk.
- TER** The total Expense Ratio shows the annual costs of the individual investment fund. These costs are already priced into the fund performance.
- Rebalancing** means that the distribution of savings is constantly being corrected, so that it is coordinated with the investment plan. Market fluctuations lead to a deviation from the investment plan. By rebalancing, we even out these deviations.