GEMINI

JANUARY 2024

GEMINI Pool 35

For marketing purposes

Return[1] in % by 31 January 2024

	January 2024	YTD	1 year	3 years p.a.	5 years p.a.	10 years p.a.
GEMINI Pool 35	0,24	0,24	2,27	0,87	2,96	3,33
Benchmark	0,21	0,21	2,54	1,32	3,46	3,76
Difference	0,03	0,03	-0,27	-0,46	-0,50	-0,43

[1] GEMINI including asset management costs, benchmark excluding costs

Investment style

Employee benefits units not subject to the BVG minimum interest rate or those with better risk tolerance choose the GEMINI 35 investment pool, which has a strategic equity allocation of 35%. With a modest risk profile, this investment pool has long-term return potential well above the statutory minimum interest rate.

Features

Currency of account	CHF
End of financial year	31 December
Fund assets in m	1 190,32
Launch date	31 December 1998
Benchmark	Customized Benchmark
Total Expense Ratio ex-ante	0,50%

Key risk figures

	3 years
Annualised volatility (%)	6,17
Tracking error, annualised (%)	0,33
Alpha	-0,46
Beta	0,99
Sharpe ratio	0,10
Information Ratio	-1,39
Correlation versus benchmark	1,00

Required value fluctuation reserve in %

Obligatory portion	12,1
Over-obligatory portion	11,0

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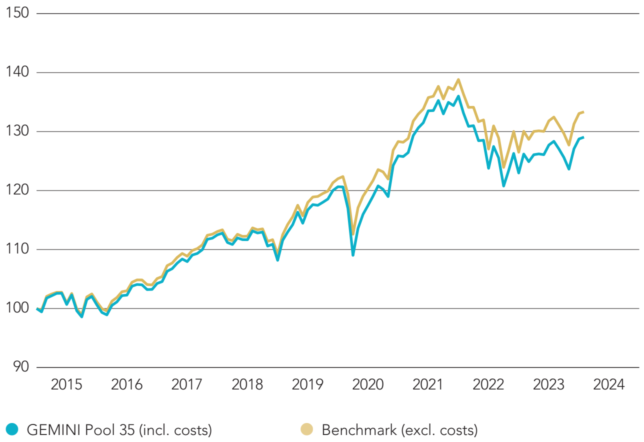
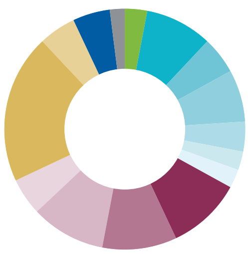
Performance



Asset allocation in %



- 3,0% Cash
- 9,0% Bonds CHF
- 5,0% Foreign currency gov. bonds hedged
- 7,0% Foreign currency corp. bonds hedged
- 4,0% Convertible bonds
- 2,5% Global High Yield hedged
- 2,5% EM Debt Hard Currency hedged
- 10,0% Aktien Schweiz
- 10,0% Foreign equities
- 10,0% Foreign equities hedged
- 5,0% Emerging markets Equities
- 20,0% Swiss real estate
- 5,0% International real estate, non-listed (partially hedged)
- 5,0% Infrastructure
- 2,0% Mortgages Switzerland

GEMINI Sammelstiftung c/o Avadis Vorsorge AG
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GEMINI

DECEMBER 2023

GEMINI Pool 35

For marketing purposes

Return[1] in % by 31 December 2023

	December 2023	YTD	1 year	3 years p.a.	5 years p.a.	10 years p.a.
GEMINI Pool 35	1,31	4,69	4,69	0,75	3,55	3,28
Benchmark	1,36	5,19	5,19	1,22	4,04	3,73
Difference	-0,04	-0,50	-0,50	-0,47	-0,50	-0,44

[1] GEMINI including asset management costs, benchmark excluding costs

Investment style

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Features

Currency of account	CHF
End of financial year	31 December
Fund assets in m	1 185,88
Launch date	31 December 1998
Benchmark	Customized Benchmark
Total Expense Ratio ex-ante	0,50%

Key risk figures

Key risk figures	3 years
Annualised volatility (%)	6,17
Tracking error, annualised (%)	0,33
Alpha	-0,47
Beta	0,99
Sharpe ratio	0,10
Information Ratio	-1,42
Correlation versus benchmark	1,00

Required value fluctuation reserve in %

Obligatory portion	12,1
Over-obligatory portion	11,0

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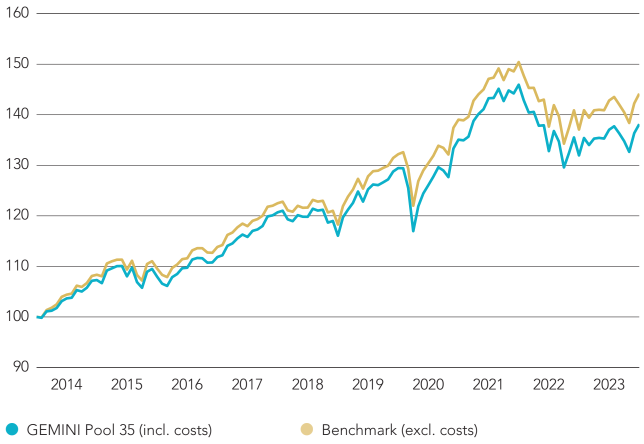
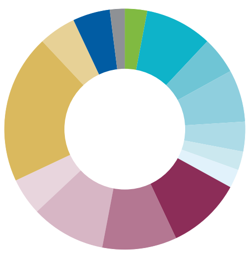
Performance



Asset allocation in %



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GEMINI

NOVEMBER 2023

GEMINI Pool 35

For marketing purposes

Return[1] in % by 30 November 2023

	November 2023	YTD	1 year	3 years p.a.	5 years p.a.	10 years p.a.
GEMINI Pool 35	2,79	3,34	0,62	0,75	2,76	3,16
Benchmark	2,80	3,78	0,97	1,15	3,29	3,59
Difference	-0,01	-0,45	-0,35	-0,40	-0,53	-0,42

[1] GEMINI including asset management costs, benchmark excluding costs

Investment style

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Features

Currency of account	CHF
End of financial year	31 December
Fund assets in m	1 171,72
Launch date	31 December 1998
Benchmark	Customized Benchmark
Total Expense Ratio ex-ante	0,50%

Key risk figures

Key risk figures	3 years
Annualised volatility (%)	6,17
Tracking error, annualised (%)	0,35
Alpha	-0,40
Beta	0,99
Sharpe ratio	0,11
Information Ratio	-1,17
Correlation versus benchmark	1,00

Required value fluctuation reserve in %

Obligatory portion	12,1
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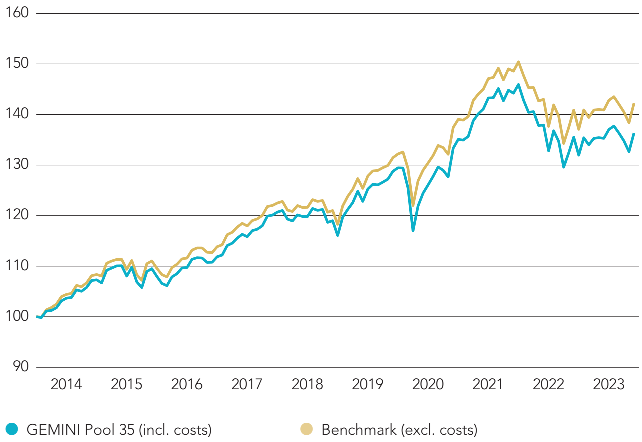
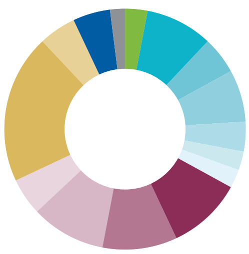
Performance



Asset allocation in %



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