

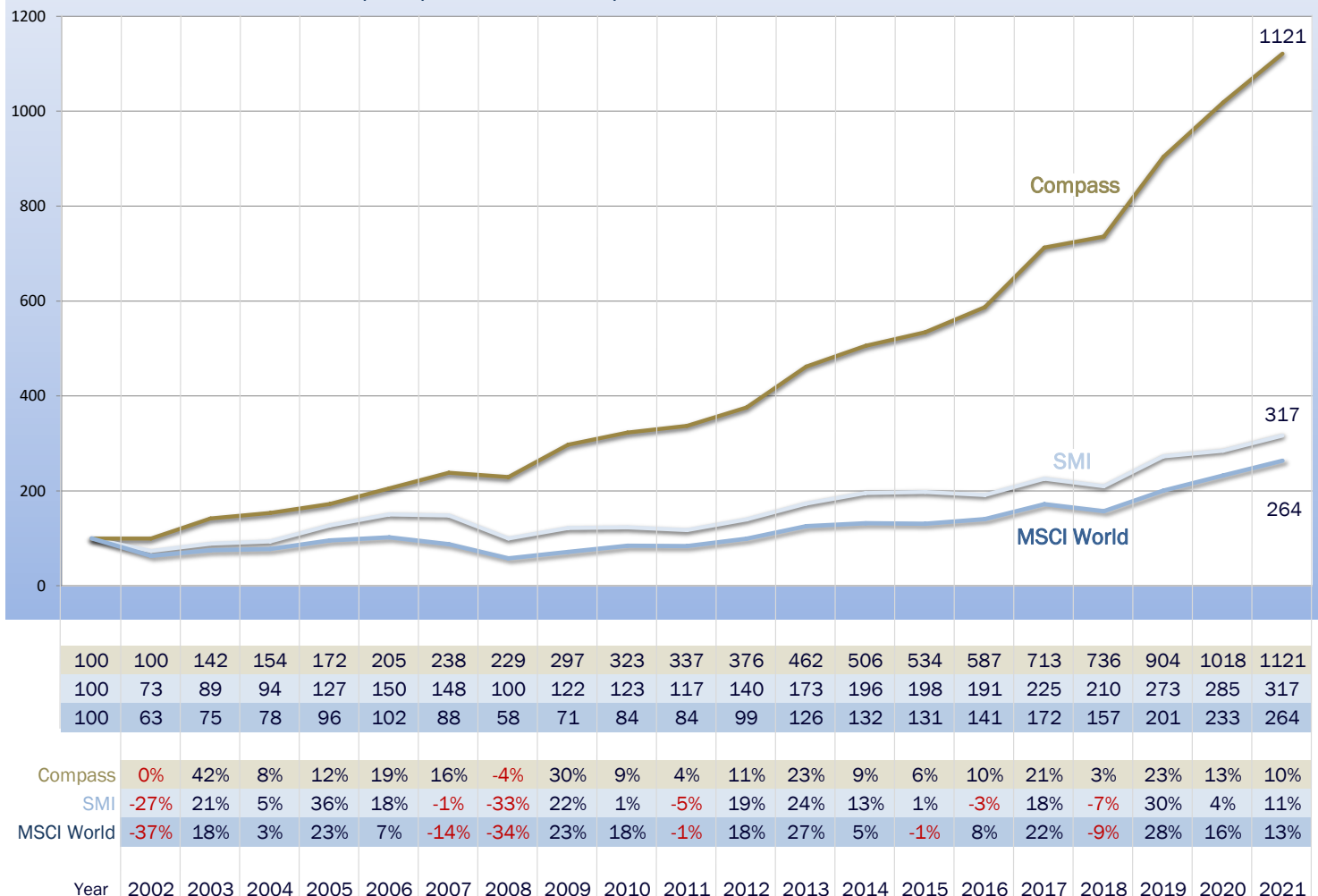
## Factsheet Investment Product "Compass"

SERAINVEST AG sees itself as an investment consultant with its own independent investment strategy. Following this strategy, the Compass investment is based exclusively on the country indices SMI (Switzerland) and DAX (Germany), the USA index S&P 500 and the technology index Nasdaq-100 as well as Gold. This results in a broad-based total investment in more than 570 blue chips including hedging in Gold. Blue chips are highly traded shares of globally operating companies.

The SERAINVEST AG strategy is based on the investment concept ADER© (Absolute Dynamic Equity Return) as well as the protection concept ETIS© (Efficient Timing Investment System). Both systems analyse systematically and according to an algorithmic procedure all mentioned indices for the best possible investment.

Through this investment strategy and the advisory function, the client achieves the highest possible level of performance, transparency, security and availability of his investment.

Compass performance compare between Dec 2001 and Oct 2021



**Statement** A 100 CHF Investment by Dec 2001 has become till Oct 2021 the following net return:

|              |      |              |
|--------------|------|--------------|
| - Compass    | 1121 | (13% / p.a.) |
| - SMI        | 317  | (6% / p.a.)  |
| - MSCI World | 264  | (5% / p.a.)  |

## Product Information

|                            |   |         |                |
|----------------------------|---|---------|----------------|
| Currency                   | CHF / USD / EUR   |         |                |
| Trading                    | Monthly   |         |                |
| Fees                       | Transaction fees (~0.5%)  |         |                |
| Advisor Fee                | Performance fee of 20%<br>(Referenz Index calculated with 0.5%) |         |                |
| Availability / Liquidation | Daily   |         |                |
| Investment                 | USD / EUR   | Minimum | 100'000 \$     |
|                            |   | Maximum | 500'000'000 \$ |

## Benefit

Direct investment  
No third-party costs on products  
Independent asset strategy  
Yield based fee model  
Transparency on ongoing investment  
No management fee  
Availability of the NAV (Net Asset Value)  
Investment concept ADER© for the invest strategy  
Investment protection ETIS© for the rendit strategy

## Risks

Index risks  
Market specific risks

## Reference Indexes

|            |                          |
|------------|--------------------------|
| SMI        | Swiss Stock Market Index |
| MSCI World | Global Market Index      |

## Statistical comparison

|            | Average Performance |        | Maximum Loss |        |          |
|------------|---------------------|--------|--------------|--------|----------|
|            | Monthly             | Yearly | Monthly      | Yearly | Max Draw |
| Compass    | 1.02%               | 13.0%  | -8.1%        | -3.9%  | -24.2%   |
| SMI        | 0.49%               | 6.0%   | -48.3%       | -33.7% | -50.3%   |
| MSCI World | 0.41%               | 5.0%   | -50.8%       | -43.3% | -56.7%   |

|            | Indicators |      |              |               |           |             |            |
|------------|------------|------|--------------|---------------|-----------|-------------|------------|
|            | VAR        | Beta | Sharpe Ratio | Sortino Ratio | Mar Ratio | Correlation | Volatility |
| Compass    | 7.5%       | 0.22 | 1.05         | 2.55          | 0.61      | 0.97        | 10.8%      |
| SMI        | 24.1%      | 1.00 | 0.33         | 0.66          | 0.24      | 1.00        | 17.5%      |
| MSCI World | 23.5%      | 1.21 | 0.17         | 0.31          | 0.25      | 0.97        | 18.5%      |

### Legend

#### VAR - Value-at-Risk (annualized)

The VAR is a measure of the potential risk of loss. A confidence level of 98% means that the probability of a loss equal to the VAR value is 2% in the next 12 months, which is moderate. A VAR greater than 5% is considered to be an increased risk and a VAR greater than 10% is considered to be a large to very large risk.

#### BETA

Expresses the fluctuation to a reference market. Beta value greater than one means that the fluctuations are greater and at BETA smaller than one, the fluctuations are smaller than the reference market..

#### Sharpe Ratio

Measures the risk/return ratio compared with a risk-free interest rate. A Sharpe ratio of 0.5 is already above average, whereby the higher the value, the better.

#### Mar-Ratio

The Mar ratio is the annual profit divided by the largest loss (MaxDraw) in the period under review. A value greater than 1 indicates appropriate compensation for the risk assumed.

#### Sortino Ratio

Unlike the Sharpe Ratio, the Sortino Ratio measures only the downside investment performance.

#### Correlation

Describes the linear relationship between two performance curves (~ -0.1: weak negative, ~ + 0.8 strongly positive).

#### Volatility

Describes the maximum fluctuation of the investment.

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