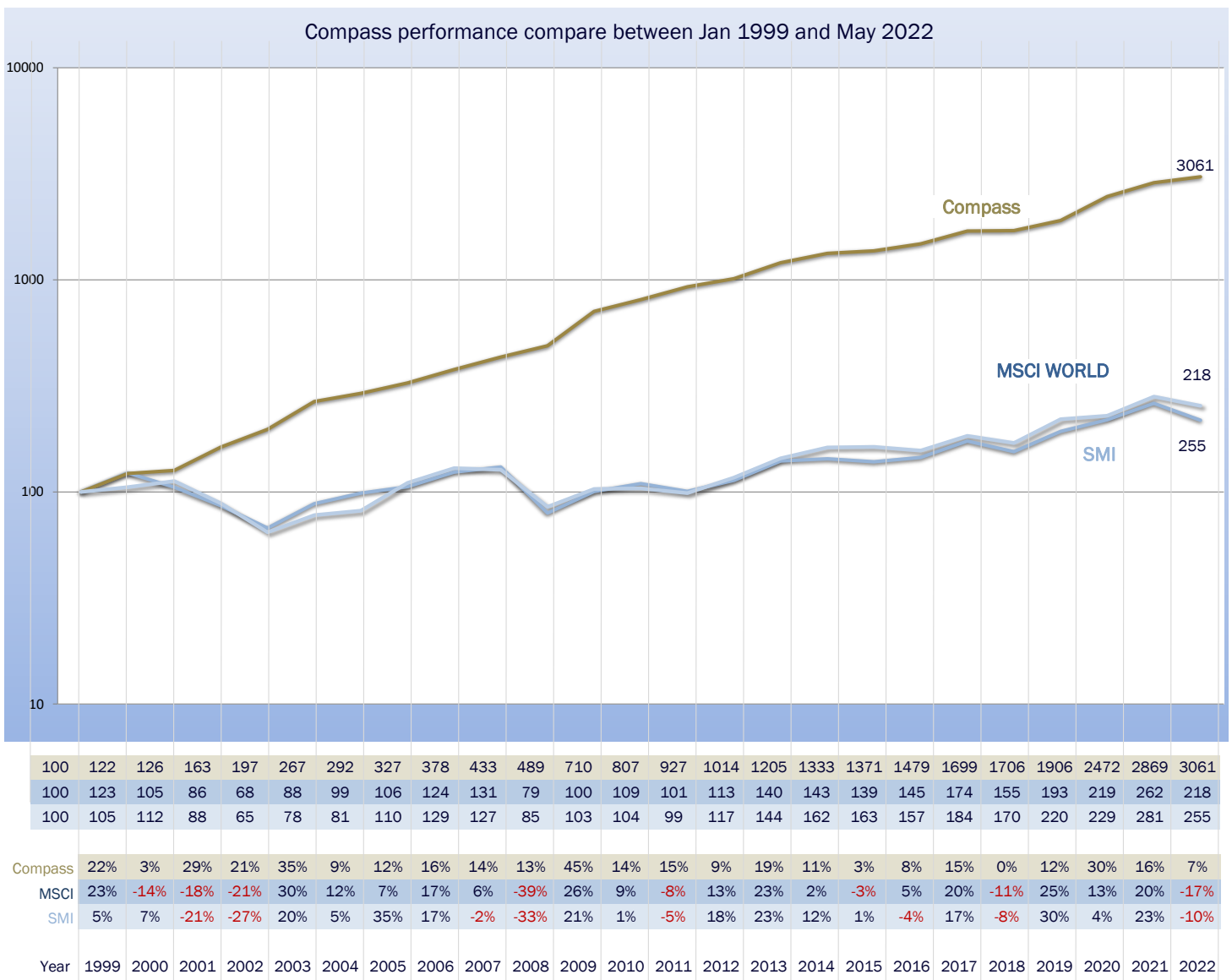


SERAINVEST AG sees itself as an investment consultant with its own independent investment strategy. Following this strategy, the Compass investment is based exclusively on the country indices SMI (Switzerland) and DAX (Germany), the USA index S&P 500 and the technology index Nasdaq-100 as well as Gold. 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.



Statement A 100 CHF Investment by Jan 1999 has become till May 2022 the following net return:

- Compass	3'061	(15.7% / p.a.)
- MSCI WORLD	218	(3.5% / p.a.)
- SMI	255	(4.1% / p.a.)

Product Information

Currency	CHF / USD / EUR		
Trading	Monthly		
Fees	Transaction fees (~0.5%)		
Advisor Fee	Performance fee of 20%		
	(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	1.23%	15.7%	-6.5%	0.0%	-18.9%
MSCI WORLD	0.28%	3.4%	-19.0%	-39.3%	-56.6%
SMI	0.33%	4.1%	-12.8%	-33.1%	-49.9%

Indicators							
	VAR	Beta	Sharpe Ratio	Sortino Ratio	Mar Ratio	Correlation	Volatility
Compass	2.7%	0.94	1.50	4.43	0.83	0.54	9.0%
MSCI WORLD	29.1%	-	0.07	0.31	0.06	-	15.8%
SMI	22.2%	0.83	0.14	0.49	0.08	0.67	15.8%

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.

Contact

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Disclaimer

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