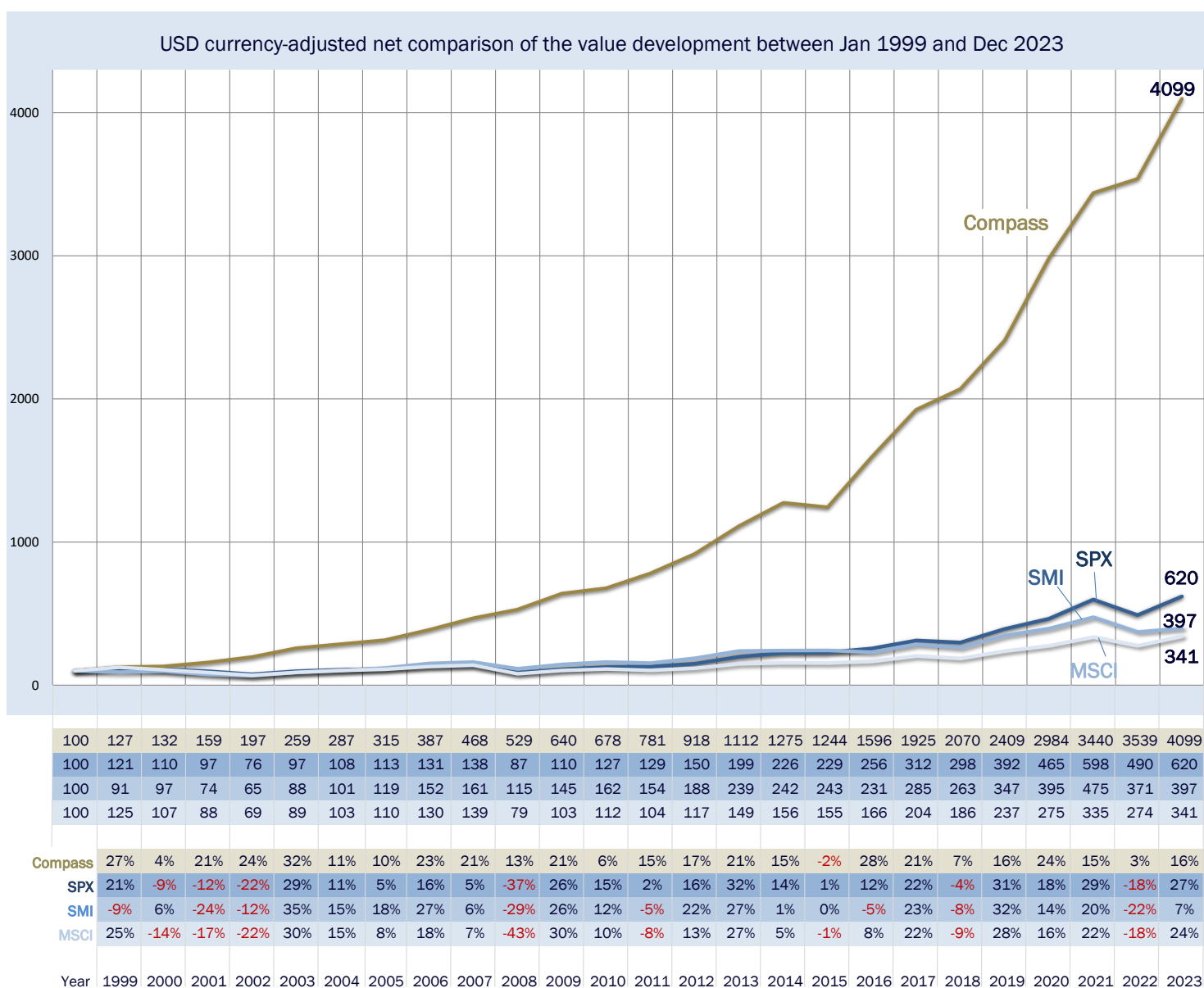


SERAINVEST AG sees itself as an investment consultant with its own independent investment strategy. Following this strategy, the Compass investment is based exclusively on the country indices SMI (Switzerland) and DAX (Germany), the USA index S&P 500 and the technology index Nasdaq-100 as well as Gold. 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 ADER© (Absolute Dynamic Equity Return) investment concept. The systems analyse systematically and according to an algorithmic procedure all focused indexes for the best possible investment. The protection of the investment is the primary objective.

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 USD Investment by Jan 1999 has become till Dec 2023 net the following return:

- Compass	4099	16.0% p.a.	-10%	<- zu erwartendes Maximales Risiko - MaxDrawdown p.m.
- SPX-TR (US)	620	7.6% p.a.	-51%	
- SMI-TR (CH)	397	5.0% p.a.	-47%	Net Values
- MSCI-NET (World)	341	5.7% p.a.	-55%	TR: Total Return

Product Information

Currency	CHF / USD / EUR		
Trading	Monthly		
Fees	Transaction fees (~0.05%)		
Advisor Fee	Performance fee of 20% p.q.		
Availability / Liquidation	Daily		
Investment	USD / EUR	Minimum	25'000 \$
		Maximum	500'000'000 \$

Leverage

In about 10% of the time, short term leverage of 15% on average can occur.

A leverage of 15% means, 15% additional debt capital.

Leverage is used exclusively under the aspect of a very low maxdrawdown risk measure.

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

Risks

Index risks
 Market specific risks

Reference Indexes

SMI Swiss Stock Market Total Return Index
 MSCI World Global Net-Total-Return Market Index

Total-Return means:
 Inclusive distributions
 like dividend

Statistical comparison

	Average Performance		Maximum Loss		
	monthly	yearly	daily	monthly	yearly
Compass	1.2%	16.0%	-17.8%	-9.9%	-2.5%
SPX	0.6%	7.6%	-55.3%	-50.9%	-37.0%
SMI	0.4%	5.0%	-55.1%	-55.1%	-43.3%
MSCI	0.5%	5.7%	-55.1%	-46.5%	-28.6%

Indicators

	Indikatoren						
	VAR	Beta	Sharpe Ratio	Sortino Ratio	Mar Ratio	Correlation	Volatility
Compass	2.7%	0.64	1.51	4.08	0.90	0.43	9.1%
SPX	17.9%	0.98	0.43	0.96	0.14	0.94	12.4%
SMI	21.5%	-	0.21	0.58	0.09	-	12.9%
MSCI	19.7%	0.82	0.28	0.71	0.10	0.78	12.4%

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 (MSCI World). 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.

Maximum Loss

Maximum loss in value within the period under consideration.

Contact

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