



Carefully selected funds with exclusively low costs

Asset class	Fund name	ISIN	Currency	Type	Style	Fund costs (TER)	
						Easy Invest ²	Standard ³
Bonds							
CHF	AXA IM Swiss Fund – Bonds	CH0593936054	CHF	Fund	Active	0.18%	0.78%
EUR	iShares Core € Corp Bond	IE00BK6NC407	CHF ¹	ETF	Passive	0.25%	0.25%
USD	AXA IM FIIS US Corp Interm Bonds	LU0665681309	CHF ¹	Fund	Active	0.42%	0.96%
High Yield	AXA WF US High Yield Bonds	LU0997828206	CHF ¹	Fund	Active	0.67%	1.46%
Emerging Markets	CS EmMkt Corp IG Bond	LU1009467850	CHF ¹	Fund	Active	0.68%	1.27%
Real Estate							
Swiss	UBS SXI Real Estate Funds	CH0105994401	CHF	ETF	Passive	0.98%	0.98%
Equities							
Switzerland	AXA Strategy Fund – Swiss Equity	CH0467052848	CHF	Fund	Active	0.40%	1.57%
Europe	iShares MSCI Europe ESG Screened	IE00BFNM3D14	EUR	ETF	Passive	0.12%	0.12%
USA	Vanguard ESG North America All Cap	IE000058J820	USD	ETF	Passive	0.12%	0.12%
Asia and Pacific	Fidelity Asia Pacific Opport Fund	LU2045877524	USD	Fund	Active	0.90%	1.91%
Emerging Markets	Vontobel mtX Sust EmMkts Ldrs	LU1767066605	USD	Fund	Active	0.75%	2.03%
Precious Metals							
Gold	UBS Gold Index Fund	CH0220919085	CHF ¹	IF	Passive	0.25%	0.25%
Silver	Swisscanto Silver	CH0183136024	CHF ¹	ETF	Passive	0.60%	0.60%
Cash	Bank CIC bank account, interest 0.0%		CHF	Account		0.00%	0.00%

Fund costs overall for a balanced portfolio: 0.38% 0.85%



Our quality guarantee

Pay the same costs as pension funds

- Fund costs that otherwise only apply to institutional investors (such as pension funds) or major investors
- Save approx. 1% p.a. depending on the fund

Efficient mix of ETFs and active funds

- Established markets: low-cost, passively managed ETFs/index funds
- Markets with more challenging structures: funds with active management by market experts

Best in class – selection and monitoring

- Multi-level selection process: only the best fund will be accepted.
- Regular monitoring and exchanging if better funds are available

No currency risk on bonds

- Full stabilizing effect: all investments in bonds are hedged against currency fluctuations

AXA.ch
24-hour hotline:
0800 809 812
Customer portal:
myAXA.ch

¹ Foreign currency hedged in CHF
² Special costs for EasyInvest customers
³ Costs for investors with standard securities custody accounts (excluding EasyInvest)

ETF = Exchange-traded funds
IF = Index funds
TER = Total expense ratio