



Skandia fund selection

Achieve your personal investment strategy.

Fund name	ISIN	Curr.	NAV	Date	Performance CHF [%]					Transaction costs [%]					
					YTD	1 Y	3 Y	5 Y	5 Y p.a.	Issuing price			Redemption price		
										Trading levy	Currency spread	Commis sion	Trading levy	Currency spread	Commis sion
Alternative Investments															
Invesco Gl.Targeted Returns A Dis EUR	LU1004132640	EUR	10.47	12.11.19	-0,83	-1,70	-1,10	-8,47	-1,75	0,150	0,550	-	-	0,550	-
Man AHL Diversified plc	IE0000360275	USD	114.63	08.11.19	8,98	16,05	12,61	10,17	1,96	0,150	0,750	-	-	0,750	-
Bonds															
CS(LUX)Gl.Inflation Linked Bd.Fd.B USD	LU0458987681	USD	107.20	11.11.19	5,82	3,65	6,86	-	-	0,150	0,750	-	-	0,750	-
LGT Bond Fd. Gl.Inflation Lin.USD B USD	LI0148578037	USD	1'045.48	08.11.19	4,59	2,69	5,64	8,45	1,64	0,150	0,750	-	-	0,750	-
Convertibles															
Man Convertibles Europe D EUR Acc	LU0114314536	EUR	169.25	11.11.19	0,83	-3,57	-3,40	-10,90	-2,28	0,150	0,550	-	-	0,550	-
Emerging Markets															
BGF Em.Mkts.Local Curr.Bond F.A2 USD	LU0278470058	USD	24.22	12.11.19	9,20	9,98	10,41	2,86	0,57	0,150	0,750	-	-	0,750	-
Invesco Em.Local Cur.Debt A Acc USD	LU0275062247	USD	13.38	12.11.19	9,60	9,43	10,99	-3,64	-0,74	0,150	0,750	-	-	0,750	-
LO Fds.-Emerg.L.Curr.Bd.Funda.P CHF Acc	LU0504823591	CHF	09.62	11.11.19	9,01	9,70	11,05	-0,16	-0,03	0,150	-	-	-	-	-
Europe															
AXA IM Sw.Fd.Bd.A C.CHF	CH0114292532	CHF	114.26	11.11.19	2,21	3,48	1,24	4,97	0,98	-	-	-	-	-	-
JSS Su.Bond CHF P CHF D	LU0121751324	CHF	154.59	11.11.19	0,66	0,99	-1,56	0,18	0,04	0,150	-	-	-	-	-
LO Fds.-Sw.Franc Cr.Bd.(For.)P CHF Acc	LU0137076930	CHF	13.90	11.11.19	3,03	2,69	1,51	2,55	0,50	0,150	-	-	-	-	-
Nordea 1 Danish Covered B.Fd.BP DKK Acc	LU0076315968	DKK	241.81	12.11.19	-0,13	-1,25	9,20	-1,00	-0,20	0,150	0,550	-	-	0,550	-
Schroder ISF EURO Corp.Bd.A Acc EUR	LU0113257694	EUR	23.57	12.11.19	5,37	3,05	13,35	7,82	1,52	0,150	0,550	-	-	0,550	-
UBS(Lux)Med.Term Bond Fd.(CHF)P a.CHF	LU0057954868	CHF	148.28	11.11.19	0,47	0,40	-1,38	-0,76	-0,15	0,150	-	-	-	-	-
Global															
Templeton Global Bond Fund A-H1 CHF	LU0450468003	CHF	11.88	11.11.19	-2,94	-4,50	2,41	-10,34	-2,16	0,150	-	-	-	-	-

In the long term.

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										Trading levy	Currency spread	Commis sion	Trading levy	Currency spread	Commis sion
Templeton Global Total Return Fund A USD	LU0170475312	USD	29.56	11.11.19	-0,91	-4,47	9,97	1,01	0,20	0,150	0,750	-	-	0,750	-
Templeton Global TR.Fd.A-H1 CHF	LU0450468185	CHF	13.14	11.11.19	-4,71	-6,34	-0,15	-12,11	-2,55	0,150	-	-	-	-	-
High Yield															
AXA IM FIIS US Sh.D.H.Y.F C.USD	LU0292585030	USD	161.05	12.11.19	7,74	4,06	11,36	18,38	3,43	0,150	0,750	-	-	0,750	-
AXA WF-Global H.Y.Bd.A Cap USD	LU0184630167	USD	144.19	12.11.19	11,01	5,27	17,27	24,81	4,53	0,150	0,750	-	-	0,750	-
Nordea 1 Eur.H.Y.BF BP EUR Acc	LU0141799501	EUR	34.71	12.11.19	5,92	0,79	15,50	12,96	2,47	0,150	0,550	-	-	0,550	-
Pictet US High Yield HP CHF	LU0448624253	CHF	145.00	08.11.19	7,55	1,46	2,71	0,66	0,13	0,150	-	-	-	-	-
Inflation Linked															
AXA WF-Global Infl.Bonds A Cap CHF H	LU0397279430	CHF	143.87	12.11.19	4,26	4,94	1,01	6,62	1,29	0,150	-	-	-	-	-
LGT Bond Fd. Gl.Inflation Linked B CHF	LI0148578045	CHF	917.42	08.11.19	0,35	-0,17	-5,30	-7,09	-1,46	0,150	-	-	-	-	-
Mixed Fund															
LO Fds.(CH)-Sw.Franc Cr.Bd.P CHF Dis	CH0116771186	CHF	118.91	11.11.19	3,86	3,65	4,02	4,65	0,91	-	-	-	-	-	0,450
Obligationenfonds															
Nordea 1 Swedish BF BP SEK Acc	LU0064320186	SEK	307.13	12.11.19	-3,31	-3,81	-2,46	-14,73	-3,14	0,150	0,550	-	-	0,550	-
Other															
Pictet-Sh.-Term Emerg.L.Curr.Dept P USD	LU0366532561	USD	101.55	11.11.19	5,79	5,23	5,70	3,65	0,72	0,150	0,750	-	-	0,750	-
USD															
Merian Gl.Dynamic Bd.Fd.A USD	IE0031386414	USD	21.97	12.11.19	11,86	12,85	11,90	20,94	3,87	0,150	0,750	-	-	0,750	-
Schroder ISF US Dollar Bd.A Acc USD	LU0106260564	USD	23.95	12.11.19	9,25	7,82	9,18	14,77	2,79	0,150	0,750	-	-	0,750	-
UBS(Lux)Bond Fd.(USD)P a.USD	LU0035346773	USD	332.84	11.11.19	8,63	7,77	9,92	15,77	2,97	0,150	0,750	-	-	0,750	-
Capital protected															
SF(Lux)SICAV 2-Sk.M.Prot.Fd.2022 I a.CHF	LU0271866880	CHF	102.17	11.11.19	-	-	-	-	-	0,150	-	-	-	-	-
Capital protected															
SF(Lux)SICAV 2-L.Inv.90% Prot.Fd.I a.CHF	LU1285430077	CHF	97.68	11.11.19	1,55	2,14	0,02	-	-	0,150	-	-	-	-	-
Equity															
Swiss Rock Aktien Global Defensiv A	CH0371634301	CHF	10.02	11.11.19	16,03	6,72	-	-	-	-	-	-	-	-	-
Emerging Markets															
AXA R.A.C.As.P.Ex-Jap.S.C.A.Fd.B C.USD	IE0004334029	USD	82.42	11.11.19	7,49	3,50	11,05	14,04	2,66	0,150	0,750	-	-	0,750	-
Fidelity Fd.Asia Focus Fd.A Dis USD	LU0048597586	USD	09.72	12.11.19	18,99	18,78	45,66	42,58	7,35	0,150	0,750	-	-	0,750	-
Fidelity Fd.Emerging Asia Fd.A Dis USD	LU0329678170	USD	18.80	12.11.19	14,39	17,58	43,01	40,90	7,09	0,150	0,750	-	-	0,750	-
Franklin India Fund A USD	LU0231203729	USD	37.24	11.11.19	5,21	10,62	16,19	20,02	3,72	0,150	0,750	-	-	0,750	-
JPM Em.Eur.Eq.A(Dis)EUR	LU0051759099	EUR	42.33	12.11.19	27,41	21,34	37,24	24,74	4,52	0,150	0,550	-	-	0,550	-

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JPM Em.Mid.East Eq.A(Acc)USD	LU0210535208	USD	19.96	12.11.19	7,25	5,16	32,20	-0,05	-0,01	0,150	0,750	-	-	0,750	-
JPM Latin America Eq.A(Dis)USD	LU0053687314	USD	47.94	12.11.19	15,73	12,38	33,47	3,26	0,64	0,150	0,750	-	-	0,750	-
JPM Russia A(Acc)USD	LU0225506756	USD	14.32	12.11.19	32,86	24,98	51,67	61,34	10,03	0,150	0,750	-	-	0,750	-
Schroder ISF BRIC(Br.R.In.Ch.)A Acc USD	LU0228659784	USD	261.80	12.11.19	21,05	17,41	55,35	46,55	7,94	0,150	0,750	-	-	0,750	-
Temp.Asian Sm.Comp.Fd.A USD	LU0390135332	USD	45.10	11.11.19	3,61	1,51	16,49	20,66	3,83	0,150	0,750	-	-	0,750	-
UBS(Lux)E.F.-Gr.China(USD)P a.USD	LU0072913022	USD	482.14	12.11.19	35,94	30,41	75,15	104,03	15,32	0,150	0,750	-	-	0,750	-
Europa Länderfonds															
Nordea 1 Nordic Eq.Fd.BP SEK Acc	LU0173922476	SEK	936.57	12.11.19	14,81	4,70	29,12	25,74	4,69	0,150	0,550	-	-	0,550	-
Nordea 1 Nordic Eq.S.Cap Fd.BP SEK Acc	LU0278528665	SEK	287.72	12.11.19	21,21	9,07	39,47	71,28	11,36	0,150	0,550	-	-	0,550	-
Pictet CH Swiss Equ.130/30 P	CH0034886348	CHF	175.25	11.11.19	23,08	15,14	44,96	42,19	7,29	-	-	-	-	-	-
Raiffeisen Futura Swiss Stock A	CH0011980981	CHF	299.85	11.11.19	25,96	16,60	41,77	50,58	8,53	-	-	-	-	-	-
Europe															
Franklin Europ.Small-Mid Cap Fd.A EUR	LU0138075311	EUR	37.99	11.11.19	12,53	-1,75	20,85	17,19	3,22	0,150	0,550	-	-	0,550	-
Franklin European Growth Fund A EUR	LU0122612848	EUR	15.69	11.11.19	9,43	-0,31	9,42	2,34	0,46	0,150	0,550	-	-	0,550	-
Invesco Pan Eur.Str.Eq.A Acc EUR	LU0119750205	EUR	19.68	12.11.19	14,17	4,62	25,64	21,74	4,01	0,150	0,550	-	-	0,550	-
OYSTER Europ.Opportunities C EUR PF	LU0096450555	EUR	443.66	11.11.19	14,61	6,29	12,99	7,65	1,48	0,150	0,550	-	-	0,550	-
Vontobel European Eq.B	LU0153585137	EUR	321.79	11.11.19	20,88	11,00	27,21	23,46	4,30	0,150	0,550	-	-	0,550	-
Europe Single Coutry Funds															
Fidelity Fd.Nordic Fd.A Dis SEK	LU0048588080	SEK	1'366.00	12.11.19	17,85	3,74	21,33	30,84	5,52	0,150	0,550	-	-	0,550	-
SaraSelect P CHF dist	CH0001234068	CHF	1'385.47	11.11.19	19,17	8,14	35,48	78,85	12,32	-	-	0,400	-	-	0,400
Global															
Fidelity Fd.International Fd.A Dis USD	LU0048584097	USD	61.01	12.11.19	19,89	8,07	29,65	35,82	6,31	0,150	0,750	-	-	0,750	-
JSS Sustain.Eq. - Gl.Thematic P EUR D	LU0229773345	EUR	225.00	11.11.19	24,98	14,22	47,82	35,51	6,26	0,150	0,550	-	-	0,550	-
Pictet Global Megatrend Select.P CHF	LU0386891260	CHF	293.35	12.11.19	23,56	13,08	41,29	42,81	7,38	0,150	-	-	-	-	-
Swisscanto (CH) Equity Fd.Sustainable AA	CH0009074300	CHF	145.42	08.11.19	21,51	8,56	43,55	39,15	6,84	-	-	-	-	-	-
Japan															
AXA R.Jap.S.C.A.Fd.B C.JPY	IE0004354423	JPY	2'766.35	11.11.19	19,29	5,01	30,75	53,97	9,01	0,150	0,750	-	-	0,750	-
OYSTER Japan Opportunities C JPY PR	LU0204987902	JPY	26'820.00	11.11.19	21,57	10,09	26,42	58,42	9,63	0,150	0,750	-	-	0,750	-
Schroder ISF Japanese Eq.A Acc EUR H	LU0236737465	EUR	114.94	12.11.19	11,59	-1,17	29,86	15,48	2,92	0,150	0,550	-	-	0,550	-
Sectorfunds															
Bellevue F.(L)BB Ad.Biotech B USD	LU0415392322	USD	449.85	11.11.19	17,80	7,10	12,45	3,07	0,61	0,150	0,750	-	-	0,750	-
Bellevue F.(L)BB Ad.Medt.&Serv.B USD	LU0453818899	USD	390.40	11.11.19	18,34	11,14	70,97	86,89	13,32	0,150	0,750	-	-	0,750	-
BGF Sustainable Energy Fd.A2 USD	LU0124384867	USD	10.09	12.11.19	24,28	16,66	35,09	31,15	5,57	0,150	0,750	-	-	0,750	-

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BGF World Energy F.A2 USD	LU0122376428	USD	16.11	12.11.19	10,68	-6,92	-4,05	-28,55	-6,50	0,150	0,750	-	-	0,750	-
BGF World Gold F.A2 USD	LU0055631609	USD	30.33	12.11.19	22,78	30,74	10,52	25,81	4,70	0,150	0,750	-	-	0,750	-
BGF World Mining F.A2 USD	LU0075056555	USD	36.73	12.11.19	9,41	4,01	19,46	-0,74	-0,15	0,150	0,750	-	-	0,750	-
JSS Sustainable Equity-Water P EUR Dis	LU0333595436	EUR	195.21	11.11.19	18,58	6,43	14,59	23,63	4,33	0,150	0,550	-	-	0,550	-
Pictet Digital P USD	LU0101692670	USD	375.75	12.11.19	20,56	12,67	54,08	78,65	12,30	0,150	0,750	-	-	0,750	-
USA															
BGF US Small&MidCap Opport.F.A2 USD	LU0006061336	USD	241.80	12.11.19	24,73	6,97	28,16	36,03	6,34	0,150	0,750	-	-	0,750	-
Fidelity Fd.America Fd.A Dis USD	LU0048573561	USD	11.01	12.11.19	11,01	-2,09	15,16	30,86	5,52	0,150	0,750	-	-	0,750	-
Mixed Fund															
Sauren Absolute Return A	LU0454070557	EUR	10.84	12.11.19	-2,08	-4,71	2,75	-12,06	-2,54	0,150	0,550	-	-	0,550	-
Schroder Strategy F.(BVV/LPP)	CH0002788518	CHF	147.21	11.11.19	7,92	5,99	9,35	7,20	1,40	-	-	-	-	-	-
Swisscanto(LU)Pf.Fd.Sustainable Bal.AT	LU0161535165	CHF	209.44	11.11.19	11,79	6,98	17,73	16,25	3,06	0,150	-	-	-	-	-
Mixed Fund															
Pictet CH LPP 25 P dy CHF	CH0016431675	CHF	1'284.21	11.11.19	7,30	6,02	9,94	10,97	2,10	-	-	-	-	-	-
UBS(CH)Vitainvest 25 Swiss U	CH0108526911	CHF	126.00	11.11.19	8,32	6,56	10,13	10,98	2,10	-	-	-	-	-	-
Money Market															
Nordea 1 Swedish Short-T.BF BP SEK Acc	LU0064321663	SEK	191.16	12.11.19	-5,91	-7,30	-6,36	-21,28	-4,67	0,150	0,550	-	-	0,550	-
Pictet CH Short Term M.Mkt.CHF I dy	CH0011292304	CHF	898.22	12.11.19	-0,69	-0,81	-2,47	-3,90	-0,79	-	-	-	-	-	-
Pictet CH Short Term M.Mkt.EUR I dy	CH0011292353	EUR	962.53	12.11.19	-3,07	-3,97	0,78	-10,25	-2,14	-	0,550	-	-	0,550	-
Pictet CH Short Term M.Mkt.GBP P dy	CH0013803587	GBP	1'012.41	12.11.19	1,94	-0,97	3,52	-14,55	-3,09	-	0,750	-	-	0,750	-
Pictet CH Short Term M.Mkt.USD I dy	CH0011292395	USD	1'039.85	12.11.19	3,31	1,12	5,85	10,57	2,03	-	0,750	-	-	0,750	-
Money Market															
Swiss Rock Geldmarkt CHF A	CH0343867344	CHF	09.60	11.11.19	-1,44	-1,56	-4,04	-	-	-	-	-	-	-	-
Real Estate															
AXA WF-Fram.Europe R.Est.Sec.A Cap EUR	LU0216734045	EUR	248.88	12.11.19	19,14	9,07	41,10	36,39	6,40	0,150	0,550	-	-	0,550	-

Notes about transaction costs

Skandia shows you which costs will incur when purchasing or selling shares in funds.

Scope

This overview of costs applies to the following Skandia Leben AG pension products within the scope of investments and redemptions:

- Life Plan 3a
- Life Plan 3b
- Easy Plan Combi
- Easy Plan 3b
- Kids Plan
- Swiss Invest

Calculation issuing/redemption prices

The internal issue/redemption price in CHF is calculated from a fund's net asset value (NAV) in the original currency, the average exchange rate, the sales tax, the currency spread and the commission, which will only be charged in exceptional cases.

If the fund you require is listed in a foreign currency and not in CHF, the currency spread will be incurred. This is made up of costs incurred when converting from CHF to the invoice currency for the fund. You will be charged the sales tax for funds domiciled abroad.



For example

The NAV of the Franklin European Growth Fund is EUR 8.68, the middle foreign currency exchange rate EUR/CHF 1.32145.

When purchasing shares in this fund, 0,55 % foreign currency spread and 0,15 % trading levy will be payable in addition to the NAV.

The issuing price is therefore CHF 11.550477. If shares in this fund are sold, 0,55 % foreign currency spread must be deducted from the NAV.

The redemption price is CHF 11.407100.

The particulars in this document are for information purposes only and do not constitute a recommendation, or an offer, or a solicitation to buy or sell investment instruments, or to conclude a legal transaction. The fund units listed cannot be purchased, but can only be selected as part of life insurance.

Skandia accepts no liability for the correctness, currency and completeness of the stated information and figures. Generally speaking, performance figures do not take account of any costs and commissions deducted on subscription and redemption, or product-specific costs. It should also be born in mind that the costs (risk costs and management fees) are first deducted from the premiums paid in and only the savings part of the premium can be invested. This is why a unit-linked life assurance policy's performance, or that of a fund investment plan, can vary from that of the investment fund used for this purpose. Past performance is not a guarantee of future success. If you have questions or are unsure, we recommend that you contact your independent insurance broker for an understanding of the risks and opportunities presented by collective investment schemes. You should only invest once you have studied the corresponding fund prospectus and consulted your independent insurance broker. The links to the corresponding fund prospectuses can be found in the Download area.

Skandia reserves the right to amend the selection of available funds at any time. It is also possible that a fund may no longer be available for other reasons over which Skandia has no control. In such circumstances Skandia is obliged to substitute the investment.

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