



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 | 09.65 | 25.01.22 | -1,98 | -8,41 | -13,08 | -13,16 | -2,78 | 0,150 | 0,550 | - | - | 0,550 | - |
| Man AHL Diversified | IE0000360275 | USD | 131.62 | 21.01.22 | -1,82 | 1,37 | 19,41 | 17,15 | 3,22 | 0,150 | 0,750 | - | - | 0,750 | - |
| Bonds | | | | | | | | | | | | | | | |
| CS(LUX)Gl.Inflation Linked Bd.Fd.B USD | LU0458987681 | USD | 117.27 | 24.01.22 | -0,87 | 6,05 | 4,59 | 5,38 | 1,05 | 0,150 | 0,750 | - | - | 0,750 | - |
| LGT Bond Fd. Gl.Inflation Lin.USD B USD | LI0148578037 | USD | 1'120.25 | 24.01.22 | -0,86 | 5,29 | 1,24 | 1,65 | 0,33 | 0,150 | 0,750 | - | - | 0,750 | - |
| Convertibles | | | | | | | | | | | | | | | |
| Man Convertibles Europe D EUR Acc | LU0114314536 | EUR | 176.27 | 21.01.22 | -2,28 | -6,90 | -2,88 | -7,62 | -1,57 | 0,150 | 0,550 | - | - | 0,550 | - |
| Emerging Markets | | | | | | | | | | | | | | | |
| BGF Em.Mkts.Local Curr.Bond F.A2 USD | LU0278470058 | USD | 23.42 | 25.01.22 | -0,37 | -4,01 | -7,57 | -6,24 | -1,28 | 0,150 | 0,750 | - | - | 0,750 | - |
| LO Fds.-Emerg.L.Curr.Bd.Funda.P CHF Acc | LU0504823591 | CHF | 08.55 | 24.01.22 | 0,55 | -6,05 | -5,93 | -4,05 | -0,82 | 0,150 | - | - | - | - | - |
| Europe | | | | | | | | | | | | | | | |
| AXA IM Sw.Fd.Bd.A C.CHF | CH0114292532 | CHF | 111.29 | 24.01.22 | -0,77 | -3,13 | -0,49 | -0,82 | -0,16 | - | - | - | - | - | - |
| JSS Su.Bond CHF P CHF D | LU0121751324 | CHF | 151.26 | 24.01.22 | -0,14 | -1,86 | -1,56 | -3,66 | -0,74 | 0,150 | - | - | - | - | - |
| LO Fds.-Sw.Franc Cr.Bd.(For.)P CHF Acc | LU0137076930 | CHF | 13.76 | 24.01.22 | -0,85 | -1,59 | 1,58 | 0,20 | 0,04 | 0,150 | - | - | - | - | - |
| Nordea 1 Danish Cov.Bd.F.BP DKK | LU0076315968 | DKK | 233.09 | 24.01.22 | -0,99 | -8,58 | -9,69 | -1,71 | -0,34 | 0,150 | 0,550 | - | - | 0,550 | - |
| Schroder ISF EURO Corp.Bd.A Acc EUR | LU0113257694 | EUR | 24.26 | 24.01.22 | -0,66 | -6,04 | 1,38 | 9,37 | 1,81 | 0,150 | 0,550 | - | - | 0,550 | - |
| Global | | | | | | | | | | | | | | | |
| Templeton Global Bond F.A-H1 CHF | LU0450468003 | CHF | 10.59 | 24.01.22 | -0,38 | -6,12 | -15,42 | -14,11 | -3,00 | 0,150 | - | - | - | - | - |
| Templeton Global Total Ret.F.A USD | LU0170475312 | USD | 26.52 | 24.01.22 | -0,44 | -2,39 | -21,46 | -16,73 | -3,59 | 0,150 | 0,750 | - | - | 0,750 | - |
| Templeton Global Total Ret.F.A-H1 CHF | LU0450468185 | CHF | 11.40 | 24.01.22 | -0,44 | -6,33 | -19,38 | -18,92 | -4,11 | 0,150 | - | - | - | - | - |

In the long term.

| 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 |
| High Yield | | | | | | | | | | | | | | | |
| AXA IM FIIS US Sh.D.H.Y.F C.USD | LU0292585030 | USD | 170.16 | 24.01.22 | -0,67 | 4,64 | 1,30 | 5,83 | 1,14 | 0,150 | 0,750 | - | - | 0,750 | - |
| AXA WF-GI.H.Y.Bd.A Cap USD | LU0184630167 | USD | 156.20 | 24.01.22 | -1,35 | 4,53 | 5,81 | 11,37 | 2,18 | 0,150 | 0,750 | - | - | 0,750 | - |
| Nordea 1 Europ.High Yield Bd.F.BP EUR | LU0141799501 | EUR | 36.10 | 24.01.22 | -0,48 | -3,11 | 1,58 | 10,67 | 2,05 | 0,150 | 0,550 | - | - | 0,550 | - |
| Pictet-US High Yield HP | LU0448624253 | CHF | 153.94 | 21.01.22 | -1,82 | 0,37 | 10,76 | 6,83 | 1,33 | 0,150 | - | - | - | - | - |
| Inflation Linked | | | | | | | | | | | | | | | |
| AXA WF-Global Infl.Bonds A Cap CHF H | LU0397279430 | CHF | 156.70 | 24.01.22 | -1,57 | 2,36 | 13,79 | 9,74 | 1,88 | 0,150 | - | - | - | - | - |
| LGT Bond Fd. Gl.Inflation Lin.B CHF | LI0148578045 | CHF | 949.54 | 24.01.22 | -0,91 | 1,24 | 3,84 | -1,03 | -0,21 | 0,150 | - | - | - | - | - |
| Mixed Fund | | | | | | | | | | | | | | | |
| LO Fds.(CH)-Sw.Franc Cr.Bd.P | CH0116771186 | CHF | 117.10 | 24.01.22 | -0,67 | -0,77 | 3,72 | 4,00 | 0,79 | - | - | - | - | - | 0,450 |
| Obligationenfonds | | | | | | | | | | | | | | | |
| Nordea 1 Swedish Bd.F.BP SEK | LU0064320186 | SEK | 302.83 | 24.01.22 | -1,93 | -9,21 | -8,11 | -8,83 | -1,83 | 0,150 | 0,550 | - | - | 0,550 | - |
| Other | | | | | | | | | | | | | | | |
| Pictet-Short-Term Em.Local Curr.Dt.P | LU0366532561 | USD | 98.87 | 21.01.22 | 0,56 | -2,70 | -8,52 | -6,83 | -1,40 | 0,150 | 0,750 | - | - | 0,750 | - |
| USD | | | | | | | | | | | | | | | |
| Merian Gl.Dynamic Bd.Fd.L USD | IE0031386414 | USD | 24.48 | 25.01.22 | -0,45 | 1,71 | 12,07 | 14,13 | 2,68 | 0,150 | 0,750 | - | - | 0,750 | - |
| Schroder ISF US Dollar Bd.A Acc USD | LU0106260564 | USD | 25.65 | 24.01.22 | -1,74 | -0,15 | 4,97 | 6,98 | 1,36 | 0,150 | 0,750 | - | - | 0,750 | - |
| Equity | | | | | | | | | | | | | | | |
| Swiss Rock Aktien Global Defensiv A | CH0371634301 | CHF | 11.87 | 24.01.22 | -4,34 | 7,85 | 32,70 | - | - | - | - | - | - | - | - |
| Emerging Markets | | | | | | | | | | | | | | | |
| AXA R.A.C.As.P.Ex-Jap.S.C.A.Fd.B C.USD | IE0004334029 | USD | 113.72 | 24.01.22 | -3,56 | 13,19 | 30,88 | 32,26 | 5,75 | 0,150 | 0,750 | - | - | 0,750 | - |
| Fidelity Fd.Emerging Asia Fd.A Dis USD | LU0329678170 | USD | 21.15 | 24.01.22 | -2,29 | -10,39 | 11,54 | 40,70 | 7,06 | 0,150 | 0,750 | - | - | 0,750 | - |
| Fidelity Fd.Sustain.Asia Eq.Fd.A Dis USD | LU0048597586 | USD | 12.10 | 24.01.22 | -2,05 | -11,51 | 27,97 | 58,59 | 9,66 | 0,150 | 0,750 | - | - | 0,750 | - |
| Franklin India F.A USD | LU0231203729 | USD | 52.70 | 24.01.22 | -3,22 | 21,99 | 40,09 | 49,85 | 8,42 | 0,150 | 0,750 | - | - | 0,750 | - |
| JPM-Em.Middle East Equity Fd.A(acc)USD | LU0210535208 | USD | 30.38 | 24.01.22 | 5,94 | 40,84 | 39,58 | 72,55 | 11,52 | 0,150 | 0,750 | - | - | 0,750 | - |
| JPM-Emerging Europe Equity Fd.A(dist)EUR | LU0051759099 | EUR | 36.70 | 24.01.22 | -14,15 | -1,67 | 1,34 | 4,80 | 0,94 | 0,150 | 0,550 | - | - | 0,550 | - |
| JPM-Latin America Equity Fd.A(dist)USD | LU0053687314 | USD | 40.68 | 24.01.22 | -1,69 | -12,91 | -18,79 | -4,82 | -0,98 | 0,150 | 0,750 | - | - | 0,750 | - |
| JPM-Russia Fd.A(acc)USD | LU0225506756 | USD | 13.89 | 24.01.22 | -18,61 | -4,68 | 7,89 | 12,89 | 2,45 | 0,150 | 0,750 | - | - | 0,750 | - |
| Schroder ISF BRIC(Br.R.In.Ch.)A Acc USD | LU0228659784 | USD | 280.34 | 24.01.22 | -2,06 | -18,32 | 10,37 | 42,44 | 7,33 | 0,150 | 0,750 | - | - | 0,750 | - |
| Templeton Asian Smaller Comp.F.A USD | LU0390135332 | USD | 60.49 | 24.01.22 | -6,03 | 14,16 | 26,01 | 39,95 | 6,95 | 0,150 | 0,750 | - | - | 0,750 | - |
| UBS(Lux)E.F.-Gr.China(USD)P a.USD | LU0072913022 | USD | 547.33 | 24.01.22 | 1,80 | -25,56 | 30,51 | 78,33 | 12,26 | 0,150 | 0,750 | - | - | 0,750 | - |
| Europa Länderfonds | | | | | | | | | | | | | | | |
| Nordea 1 Nordic Equity F.BP SEK | LU0173922476 | SEK | 1'278.69 | 24.01.22 | -5,80 | 9,57 | 45,61 | 66,07 | 10,68 | 0,150 | 0,550 | - | - | 0,550 | - |
| Nordea 1 Nordic Equity Sm.Cap F.BP SEK | LU0278528665 | SEK | 443.43 | 24.01.22 | -12,92 | 5,47 | 71,65 | 86,95 | 13,32 | 0,150 | 0,550 | - | - | 0,550 | - |

| 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 |
| Pictet CH Swiss Equ.130/30 P | CH0034886348 | CHF | 222.62 | 21.01.22 | -7,73 | 14,45 | 50,25 | 75,58 | 11,92 | - | - | - | - | - | - |
| Raiffeisen Futura Swiss Stock A | CH0011980981 | CHF | 349.77 | 24.01.22 | -9,28 | 10,77 | 41,88 | 64,66 | 10,48 | - | - | - | - | - | - |
| Europe | | | | | | | | | | | | | | | |
| iMGP Sustainable Europe C EUR PF | LU0096450555 | EUR | 552.07 | 24.01.22 | -7,72 | 3,54 | 28,62 | 21,86 | 4,03 | 0,150 | 0,550 | - | - | 0,550 | - |
| Invesco Sust.P.Eur.Str.Eq.Fd.A Acc EUR | LU0119750205 | EUR | 21.34 | 25.01.22 | -6,45 | 6,86 | 8,60 | 18,07 | 3,38 | 0,150 | 0,550 | - | - | 0,550 | - |
| Templeton Europ.Opportunities F.A EUR | LU0122612848 | EUR | 14.15 | 24.01.22 | -4,22 | 1,73 | -13,01 | -13,70 | -2,90 | 0,150 | 0,550 | - | - | 0,550 | - |
| Templeton European S-M Cap F.A EUR | LU0138075311 | EUR | 37.14 | 24.01.22 | -4,20 | 10,13 | -4,37 | 2,83 | 0,56 | 0,150 | 0,550 | - | - | 0,550 | - |
| Vontobel European Eq.B | LU0153585137 | EUR | 373.71 | 24.01.22 | -11,42 | 4,30 | 26,18 | 31,48 | 5,62 | 0,150 | 0,550 | - | - | 0,550 | - |
| Europe Single Coutry Funds | | | | | | | | | | | | | | | |
| Fidelity Fd.Nordic Fd.A Dis SEK | LU0048588080 | SEK | 1'745.00 | 24.01.22 | -7,00 | 8,09 | 37,06 | 26,05 | 4,74 | 0,150 | 0,550 | - | - | 0,550 | - |
| SaraSelect P CHF dist | CH0001234068 | CHF | 2'025.09 | 24.01.22 | -12,44 | 10,79 | 61,96 | 85,27 | 13,12 | - | - | 0,400 | - | - | 0,400 |
| Global | | | | | | | | | | | | | | | |
| Fidelity Fd.-Gl.Them.Opp.Fd.A Dis USD | LU0048584097 | USD | 71.28 | 24.01.22 | -11,39 | 3,12 | 20,88 | 31,70 | 5,66 | 0,150 | 0,750 | - | - | 0,750 | - |
| JSS Sustain.Eq. - Gl.Thematic P EUR Dis | LU0229773345 | EUR | 301.55 | 24.01.22 | -5,81 | 4,30 | 49,17 | 76,99 | 12,09 | 0,150 | 0,550 | - | - | 0,550 | - |
| Pictet-Global Megatrend Selection P | LU0386891260 | CHF | 336.53 | 24.01.22 | -13,14 | -5,53 | 33,27 | 53,98 | 9,01 | 0,150 | - | - | - | - | - |
| Swisscanto(CH)Eq.Fd.Sustainable AA | CH0009074300 | CHF | 203.26 | 24.01.22 | -9,68 | 11,22 | 58,53 | 85,03 | 13,09 | - | - | - | - | - | - |
| Japan | | | | | | | | | | | | | | | |
| AXA R.Jap.S.C.A.Fd.B C.JPY | IE0004354423 | JPY | 2'552.09 | 24.01.22 | -3,35 | -6,89 | -8,58 | -0,17 | -0,03 | 0,150 | 0,750 | - | - | 0,750 | - |
| iMGP Japan Opportunities C JPY PR | LU0204987902 | JPY | 27'773.00 | 25.01.22 | 1,28 | 1,75 | 3,38 | 8,94 | 1,73 | 0,150 | 0,750 | - | - | 0,750 | - |
| Schroder ISF Japanese Eq.A Acc EUR H | LU0236737465 | EUR | 125.71 | 24.01.22 | -4,65 | -3,27 | 12,10 | 24,08 | 4,41 | 0,150 | 0,550 | - | - | 0,550 | - |
| Sectorfunds | | | | | | | | | | | | | | | |
| Bellevue F.(L)-B.Biotech B USD | LU0415392322 | USD | 527.85 | 24.01.22 | -13,74 | -18,31 | 13,23 | 25,19 | 4,59 | 0,150 | 0,750 | - | - | 0,750 | - |
| Bellevue F.(L)-B.Med.&Serv.B USD | LU0453818899 | USD | 501.45 | 24.01.22 | -11,18 | 3,12 | 31,61 | 91,77 | 13,90 | 0,150 | 0,750 | - | - | 0,750 | - |
| BGF Sustainable Energy Fd.A2 USD | LU0124384867 | USD | 16.03 | 25.01.22 | -13,89 | -4,57 | 68,17 | 84,52 | 13,03 | 0,150 | 0,750 | - | - | 0,750 | - |
| BGF World Energy F.A2 USD | LU0122376428 | USD | 18.00 | 25.01.22 | 8,73 | 49,81 | 2,72 | -12,88 | -2,72 | 0,150 | 0,750 | - | - | 0,750 | - |
| BGF World Gold F.A2 USD | LU0055631609 | USD | 37.04 | 24.01.22 | -4,02 | -9,02 | 36,51 | 4,60 | 0,90 | 0,150 | 0,750 | - | - | 0,750 | - |
| BGF World Mining F.A2 USD | LU0075056555 | USD | 63.03 | 25.01.22 | 0,24 | 15,17 | 60,88 | 60,71 | 9,95 | 0,150 | 0,750 | - | - | 0,750 | - |
| JSS Sustainable Eq.-Gr.Planet P EUR | LU0333595436 | EUR | 272.78 | 24.01.22 | -10,04 | 4,60 | 48,67 | 46,99 | 8,00 | 0,150 | 0,550 | - | - | 0,550 | - |
| Pictet-Digital P | LU0101692670 | USD | 459.98 | 24.01.22 | -9,73 | -15,47 | 25,12 | 59,73 | 9,81 | 0,150 | 0,750 | - | - | 0,750 | - |
| USA | | | | | | | | | | | | | | | |
| BGF US Small&MidCap Opport.F.A2 USD | LU0006061336 | USD | 316.62 | 25.01.22 | -3,54 | 18,87 | 35,21 | 44,11 | 7,58 | 0,150 | 0,750 | - | - | 0,750 | - |
| Fidelity Fd.America Fd.A Dis USD | LU0048573561 | USD | 13.75 | 24.01.22 | -4,28 | 19,97 | 19,23 | 27,23 | 4,93 | 0,150 | 0,750 | - | - | 0,750 | - |
| Mixed Fund | | | | | | | | | | | | | | | |
| Sauren Absolute Return A | LU0454070557 | EUR | 11.73 | 25.01.22 | 0,32 | -0,14 | -1,83 | 4,81 | 0,94 | 0,150 | 0,550 | - | - | 0,550 | - |

| 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 |
| Schroder Sustainable Strategy Fund | CH0002788518 | CHF | 152.16 | 24.01.22 | -2,12 | 2,43 | 9,42 | 11,86 | 2,27 | - | - | - | - | - | - |
| Swisscanto(LU)Pf.Fd.Sustainable Bal.AT | LU0161535165 | CHF | 242.98 | 24.01.22 | -4,47 | 1,48 | 24,95 | 33,08 | 5,88 | 0,150 | - | - | - | - | - |
| Mixed Fund | | | | | | | | | | | | | | | |
| Pictet CH LPP 25 P dy CHF | CH0016431675 | CHF | 1'305.84 | 21.01.22 | -2,60 | -0,91 | 9,02 | 11,96 | 2,29 | - | - | - | - | - | - |
| UBS(CH)Vitainvest Swiss 25 Sust.U | CH0108526911 | CHF | 131.77 | 21.01.22 | -1,36 | 1,84 | 11,59 | 13,92 | 2,64 | - | - | - | - | - | - |
| Money Market | | | | | | | | | | | | | | | |
| Nordea 1 Swedish Short-Term Bd.F.BP SEK | LU0064321663 | SEK | 192.34 | 24.01.22 | -1,04 | -6,36 | -8,69 | -10,66 | -2,23 | 0,150 | 0,550 | - | - | 0,550 | - |
| Pictet CH Short Term M.Mkt.CHF I dy | CH0011292304 | CHF | 875.26 | 24.01.22 | -0,04 | -0,81 | -2,29 | -3,92 | -0,80 | - | - | - | - | - | - |
| Pictet CH Short Term M.Mkt.EUR I dy | CH0011292353 | EUR | 943.94 | 24.01.22 | -0,26 | -4,87 | -9,95 | -6,20 | -1,27 | - | 0,550 | - | - | 0,550 | - |
| Pictet CH Short Term M.Mkt.GBP P dy | CH0013803587 | GBP | 1'005.73 | 24.01.22 | 0,05 | 1,29 | -4,42 | 0,24 | 0,05 | - | 0,750 | - | - | 0,750 | - |
| Pictet CH Short Term M.Mkt.USD I dy | CH0011292395 | USD | 1'039.75 | 24.01.22 | -0,02 | 3,01 | -5,35 | -2,30 | -0,46 | - | 0,750 | - | - | 0,750 | - |
| Money Market | | | | | | | | | | | | | | | |
| Swiss Rock Geldmarkt CHF A | CH0343867344 | CHF | 09.31 | 24.01.22 | -0,07 | -1,42 | -4,31 | -6,67 | -1,37 | - | - | - | - | - | - |
| Other Funds | | | | | | | | | | | | | | | |
| SF(Lux)SICAV 2-Sk.M.Prot.Fd.2022 I a.CHF | LU0271866880 | CHF | 102.17 | 21.01.22 | - | - | - | - | - | 0,150 | - | - | - | - | - |
| Capital protected | | | | | | | | | | | | | | | |
| SF(Lux)SICAV 2-L.Inv.90% Prot.Fd.I a.CHF | LU1285430077 | CHF | 99.35 | 21.01.22 | -0,38 | 0,12 | 3,48 | 0,62 | 0,12 | 0,150 | - | - | - | - | - |
| Real Estate | | | | | | | | | | | | | | | |
| AXA WF-Fram.Europe R.E.S.A Cap EUR | LU0216734045 | EUR | 272.65 | 24.01.22 | -7,63 | 10,41 | 13,90 | 40,09 | 6,97 | 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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Skandia Leben AG, Rigistrasse 60, CH-8006 Zürich
 P +41(0)848 33 66 99, F +41 (0)44 388 28 38
www.skandia.ch