



For Professional Investors in Switzerland or Professional Investors as defined by the relevant laws
Fund classification under the Sustainable Financial Disclosure Regulation (SFDR): Article 8

UBAM - MULTIFUNDS ALLOCATION SUSTAINABLE

A diversified, robust and flexible investment solution to match your risk profile

We look to invest in a concentrated portfolio of 15–25 high-conviction funds, mainly sourced from within the whole universe of long-only UCITS funds. This solution is one of two, each designed for different risk profiles, which give enhanced access to the best managers the team has selected in each asset class.

Key points

- *A long-only, balanced solution using two different risk profiles*
- *As a fund of funds, it will invest net assets mainly in regulated UCITS funds*
- *Alpha generation achieved through manager selection and blending investment styles*
- *Research team composed of four senior members, based in Geneva and led by Didier Chan-Voc-Chun*
- *Active portfolio and risk management, focusing on the benefits of decorrelation*
- *Aims to outperform the benchmark and peers over a full investment cycle*

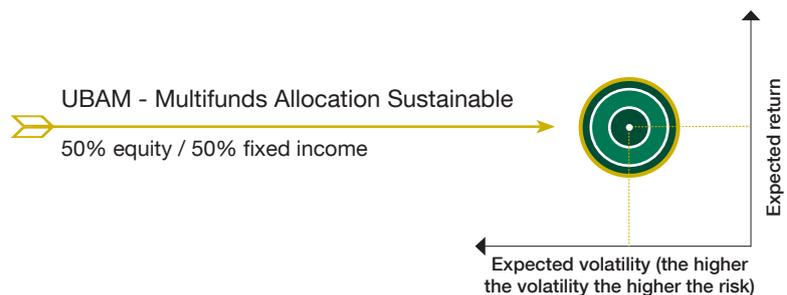
Investment case

No single organisation has the resources and expertise to outperform consistently in every market and across all asset classes. One of UBP's key skills is its third-party fund selection – we have worked with an open architecture for over twenty years. For this sustainable investment fund-of-fund solution, our specialised team of experienced investment professionals selects and blends best-of-breed funds within each asset class using a proprietary investment process.

Fund concept

One of a pair designed to match different risk profiles, this solution has a median exposure to global equities of roughly half the assets, with the other half invested in fixed-income funds. Investments will only be made in third-party funds that are carefully selected using a proprietary methodology. Conviction is key in the investment team's approach, which is based on a rigorous, bottom-up process designed to select the best fixed-income and equity funds. The portfolio hosts 15–25 funds and has a low turnover rate.

Risk profile



Source: UBP
The Fund is not managed in reference to a benchmark
Past performance is not indicative of future results

Investment process

UBAM - Multifunds Allocation Sustainable is managed according to a disciplined investment approach:

- Quantitative screening allowing thorough manager selection and navigating a large universe using a proprietary scoring methodology applied to risk-adjusted returns, consistency of returns, and market-capture ratios
- Qualitative analysis of a narrower set of long-only funds with a clear focus on transparency, consistency, alignment of interest, and asset capacity
- Favouring and blending together skilful managers that have specific and identifiable characteristics
- Focus on best-in-class managers' alpha generation, rather than tactical asset allocation

Investment guidelines

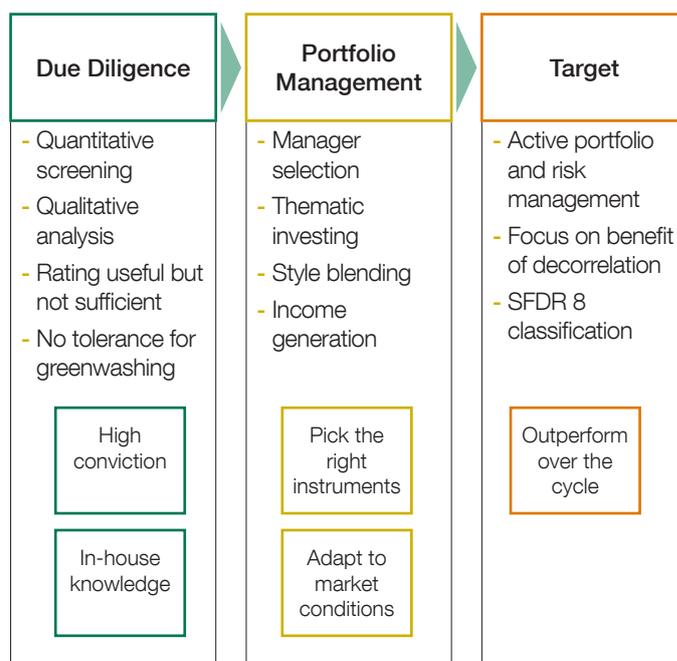
- 50% Barclays Global Aggregate Hedged USD
50% MSCI AC World Net Return
- Holdings: 15–25 funds
- Each holding's weighting: 2–10%

Investment team

- Fund selection expertise: the team consists of 8 experienced fund analysts and portfolio managers with an excellent track record
- It has an average of more than twelve years of investment experience and complementary profiles and backgrounds
- The team's head, Didier Chan-Voc-Chun, is an experienced multimanager with a proven track record

General information

Name	UBAM - Multifunds Allocation Sustainable
Legal form	Luxembourg-incorporated umbrella SICAV, UCITS
Base currency	USD
Currency hedged share classes	CHF, EUR, GBP, SEK, SGD
Cut-off time	13:00 (LU time)
Inception date	10.07.2014
Minimum investment	None
Liquidity	Daily
Applicable management fee ¹	AC USD: 1.30% IC USD: 0.90% UC USD: 0.90%
ISIN	AC USD: LU1044369277 IC USD: LU1044370879 UC USD: LU1044372495



SRRI

← With lower risk, potentially lower rewards → With higher risk, potentially higher rewards →

1	2	3	4	5	6	7
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The SRRI (Synthetic Risk and Reward Indicator) relates to the IC USD share class LU1044370879 as of 19.02.2020 and may differ for other share classes of the same fund.

This indicator represents the fund's annual historical volatility. The level assigned reflects the risk/return profile: 1: lowest; 2: low; 3: limited; 4: average/moderate; 5: high; 6: very high; 7: highest.

Historical data such as that used to calculate the SRRI cannot be considered a reliable indication of the fund's future risk profile. The risk category associated with the fund is not guaranteed and may change over time.

Bloomberg ticker	AC USD: UMAFACU LX IC USD: UMAFIUC LX
Registered countries ²	AT, CH, DE, ES, FR, IT, LU, NL, UK, SG
Investment manager	Union Bancaire Privée, UBP SA
Depository bank	BNP Paribas Securities Services, Luxembourg Branch
Administrator	CACEIS Bank, Luxembourg Branch

¹Only the main share classes are mentioned. Available share classes include A: Standard; I: Institutional; U: No entitlement to retrocessions / RDR-compliant; C: Capitalisation; P: Performance-fee. Others are available.

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