



UBAM - MULTIFUNDS ALLOCATION 30

UBAM - MULTIFUNDS ALLOCATION 50

UBAM - MULTIFUNDS ALLOCATION 70

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

We look to invest in a concentrated portfolio of 20–30 high-conviction funds, mainly sourced from within the whole universe of long-only UCITS funds. The funds are matched to three different risk profiles and give enhanced access to the best managers the team has selected in each asset class.

Key points

- *A long-only, balanced solution using three different risk profiles*
- *As fund-of-fund structures, these funds will invest their 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*

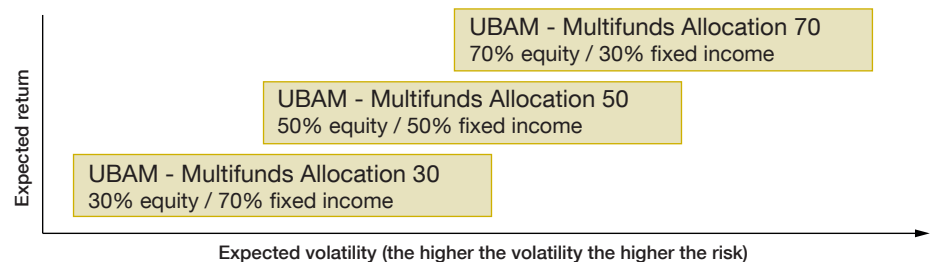
Investment case

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 – it has worked with an open architecture for over twenty years. UBP is launching a fund-of-fund investment solution implemented in three compartments. A team of experienced investment professionals selects and blends best-of-breed funds within each asset class using a proprietary investment process.

Fund concept

This diversified investment solution is designed to match different risk profiles. The number indicated at the end of a compartment's name is the reference to its median exposure to global equities. The remainder will be 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 compartments host 20–30 funds and have a low turnover rate.

Three risk profiles



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

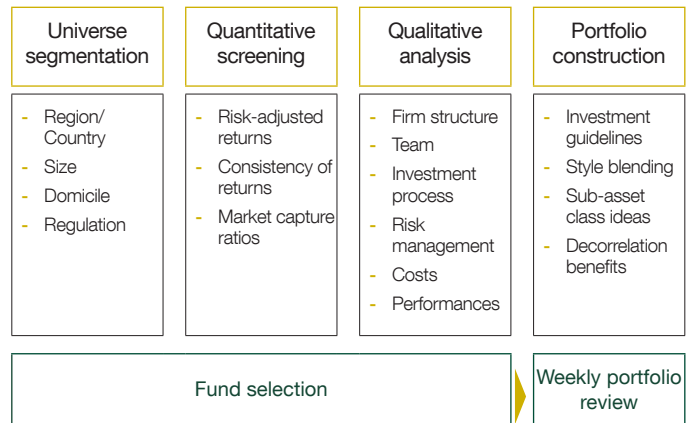
Investment team

- 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

Investment process

UBAM - Multifunds Allocation 30, 50, 70 are 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

- Profile 30: 70% Barclays Global Aggregate Hedged USD
30% MSCI AC World Net Return
- Profile 50: 50% Barclays Global Aggregate Hedged USD
50% MSCI AC World Net Return
- Profile 70: 30% Barclays Global Aggregate Hedged USD
70% MSCI AC World Net Return
- Holdings: 20–30 funds
- Each holding's weighting: between 2% and 10%

General information

Name	UBAM - Multifunds Allocation 30 UBAM - Multifunds Allocation 50 UBAM - Multifunds Allocation 70
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)

UBAM - Multifunds Allocation 30	
Applicable Management fee ²	AC USD: 1.00% IC USD: 0.60% UC USD: 0.60%
ISIN	AC USD: LU1044364393 IC USD: LU1044365952 UC USD: LU1044367578
Bloomberg Ticker	AC USD: UMTACCU LX IC USD: UMATICU LX

UBAM - Multifunds Allocation 50	
Applicable Management fee ²	AC USD: 1.30% IC USD: 0.90% UC USD: 0.90%
ISIN	AC USD: LU1044369277 IC USD: LU1044370879 UC USD: LU1044372495
Bloomberg Ticker	AC USD: UMAFACU LX IC USD: UMAFIUC LX

UBAM - Multifunds Allocation 70	
Applicable Management fee ²	AC USD: 1.50% IC USD: 1.00% UC USD: 1.00%
ISIN	AC USD: LU1044374194 IC USD: LU1044375837 UC USD: LU1044377536
Bloomberg Ticker	AC USD: UMASACU LX IC USD: UBMAIUC LX

¹Please check availability before subscribing as not all share classes are registered in all jurisdictions. Subscriptions can only be made on the basis of the Fund's current Key Investor Information Document (KIID), full prospectus, and latest available audited annual report – as well as the latest semi-annual report, if published subsequently. These documents can be obtained free of charge from the Fund's headquarters, general distributor (Union Bancaire Privée, UBP SA, Geneva), or local representative for the country concerned.
²Only 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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