

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*

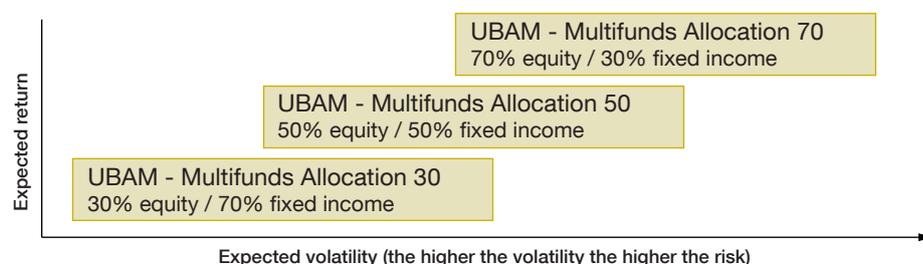
Investment case

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 rate of turnover.

Three risk profiles



Sources: UBP
Past performance is not indicative of future results



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: Risk-adjusted returns; Consistency of returns; 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

Benchmark:

- 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%.

Investment team

- Fund selection expertise: the team consists of 7 experienced fund analysts and portfolio managers with an excellent track record.
- It has an average of more than twelve years of investment experience and complimentary profiles and backgrounds.
- The team's head, Didier Chan Voc Chun, is an experienced multimanager with a proven track record.

General information

Fund name	UBAM
Sub-fund name	UBAM - Multifunds Allocation 30 UBAM - Multifunds Allocation 50 UBAM - Multifunds Allocation 70
Legal form of the fund	Luxembourg-incorporated umbrella SICAV, UCITS
Launch date	11 July 2014
Bid/offer price	NAV
Currency	USD (EUR/CHF/GBP/SEK)
Subscription/redemption	Daily
Management fee	UBAM - Multifunds Allocation 30 A: 1.00% UBAM - Multifunds Allocation 50 A: 1.30% UBAM - Multifunds Allocation 70 A: 1.50%

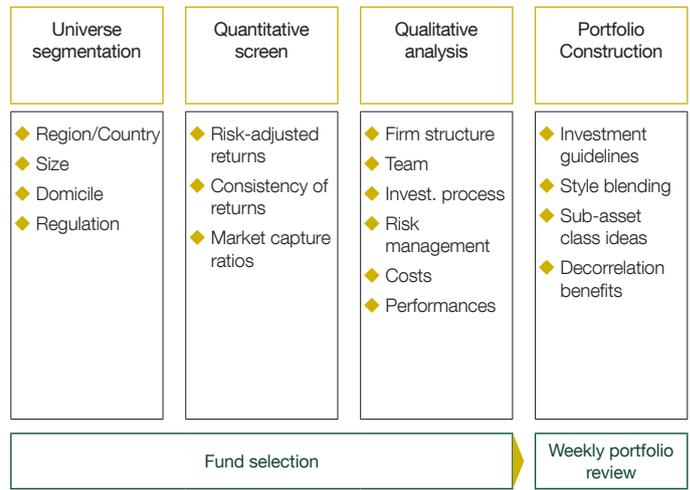
UBAM - Multifunds Allocation 30		UBAM - Multifunds Allocation 50		UBAM - Multifunds Allocation 70		
ISIN	AC USD LU1044364393	AHC EUR LU1044364633	ISIN	AC USD LU1044369277	AHC EUR LU1044369517	
	AHC CHF LU1044364989	AHC GBP LU1044365523		AHC CHF LU1044369863	AHC GBP LU1044370440	
				ISIN	AC USD LU1044374194	AHC EUR LU1044374434
					AHC CHF LU1044374780	AHC GBP LU1044375597

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Main risks

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

1	2	3	4	5	6	7
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SRRI relates to USD share class. This indicator represents the annual historical volatility of the fund.

Risk category reflects level of risk and return profile: 1 lowest; 2 low; 3 limited; 4 average/moderate; 5 high; 6 very high; 7 highest risk.

Historical data such as that used to calculate the synthetic indicator cannot be considered as 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.