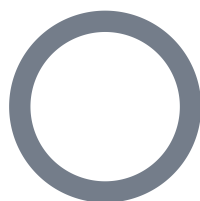


Investment goal

The stable strategy is appropriate for investors with a short investment horizon who prefer very low price fluctuation risks. This strategy comprises 100% money market investments (CHF), including over 160 time deposits or bonds with maximum terms of one year. The risk of price fluctuations is very low.

Risk of price fluctuations: low

Investment instrument



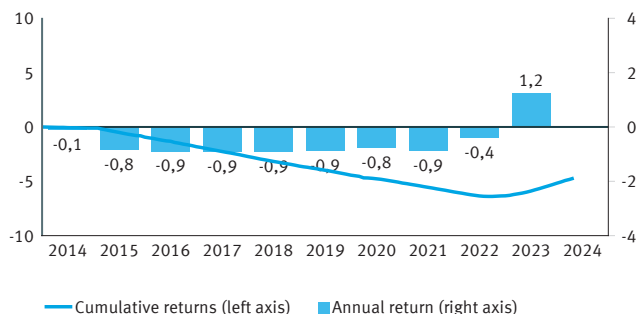
Asset managers

Investment instrument	Asset managers
Money market CHF	Pictet

Benchmark

Investment instrument	Benchmark
Money market CHF	FTSE CHF 1 Month Eurodeposit

Cumulative returns in %



Returns in %

Period	Avadis	Benchmark
Last month	0.13	0.11
This year	0.50	0.51
Last 12 months	1.47	1.57
Last 3 years	0.74	0.89
Last 5 years	-0.90	-0.79
Last 10 years	-4.67	-5.03
Since launch (30.4.2000)	6.50	8.82
Annual average 5 years	-0.18	-0.16

Avadis returns after deducting all costs, benchmark without costs

Risk in %

Standard deviation*	0.28	0.29
*5 years		

Basic information

Securities number	3283146
ISIN	CH0032831460
Fund domicile	Switzerland
Day of inception	1.1.2009 (previously Money market strategy, ABB Asset Growth Foundation)
Distributor	Avadis Vorsorge AG
Accounting currency	CHF
Financial year	1.1.-31.12.
Distributions	April
Issue/redemption	monthly
Issuing commission	none
Minimum deposit	CHF 50.00
Net asset value	CHF 85.36
Fund assets	CHF 21.8 million
Total expense ratio (TER)	0.14% (12/31/2023)
Index-tracking	n.a.
Active management style	100 %
Morningstar Rating*	n.a.

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The information and data prior to January 1, 2009 refer to the ABB Wealth Creation Foundation, from which the Avadis Wealth Creation SICAV has taken over the investment strategies as successor organization.

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