

Finreon Premium Stable Income

30/06/2022

Strategy

Finreon Premium Stable Income offers regular returns with moderate fluctuations in the invested capital. Based on strategies proven in practice and research, around 400 global high-dividend equities from developed markets with attractive performance characteristics are selected. This enables a payout of approximately 5% p.a., which is above the average dividend yield of the stock market. The defensive portfolio construction and the systematic risk management (risk-on/risk-off) both help to keep the fluctuations of the invested capital at a moderate level. The equity beta can be hedged both physically and with futures. The investment approaches underlying this solution have been successfully used for several years by leading Swiss institutional investors.

Current Month

Comment

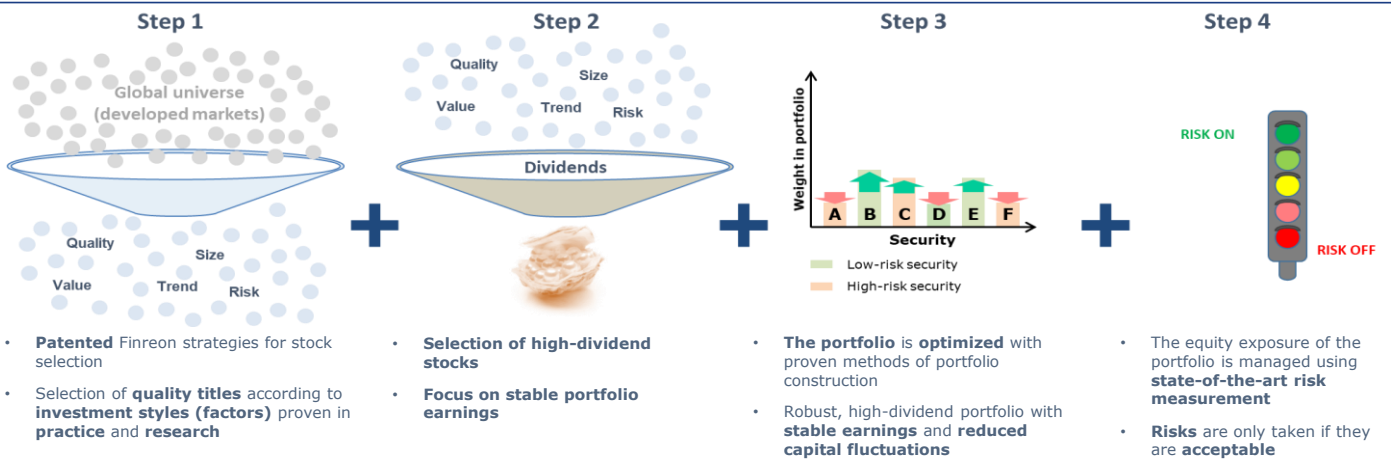
In June, the Finreon Premium Stable Income Strategy generated a return of -1.7%.

In June, the risks on the markets remained high. The risk measurement indicates an increased crash risk. As a result, 75% of the portfolio has been hedged at the end of June.

Finreon Premium Stable Income

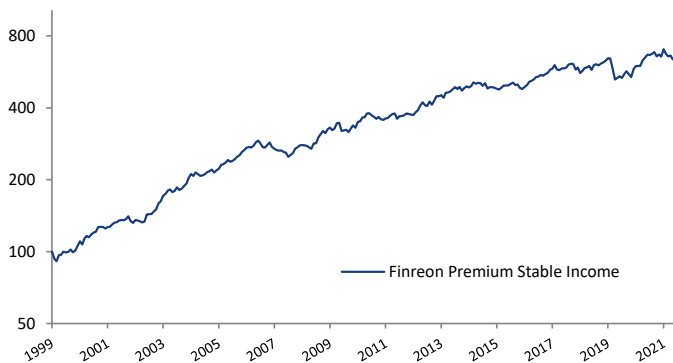
Return current month	-1.7%
Return year-to-date	-10.3%
Last payout (2021)	5.5%

Finreon Premium Stable Income Concept



Risk/Return Key Figures

Performance



	Since 01/2000
	Finreon Premium Stable Income
Return p.a. ¹	8.5%
Volatility p.a. ¹	9.3%
Return/Volatility p.a. ¹	0.92
Max. Drawdown	-18.4%
Share of positive months	67.3%

1) All key figures are annualized and expressed in USD

2) Distributions after withholding taxes

3) Net Total Return is based on the assumption that the distribution will be reinvested

Live Finreon risk signals since 09/2011. Live data from Finreon's selection mechanism since 11/2014.

Year	Payout (net) ²⁾	Net Total Return ³⁾
2004	5.5%	23.4%
2005	5.5%	5.4%
2006	5.4%	22.2%
2007	5.2%	-0.9%
2008	4.6%	3.6%
2009	5.5%	18.3%
2010	4.9%	5.4%
2011	5.3%	3.6%
2012	4.9%	3.4%
2013	5.4%	21.2%
2014	5.2%	7.7%
2015	4.9%	-1.4%
2016	4.9%	1.9%
2017	5.2%	19.2%
2018	5.2%	-4.1%
2019	4.8%	15.2%
2020	2.5%	-7.2%
2021	5.5%	17.6%
2022	n.a.	-10.3%
Ø	5.0%	8.5%

Finreon's new range of solutions for wealthy private clients, family offices, and foundations

Monthly Returns in %

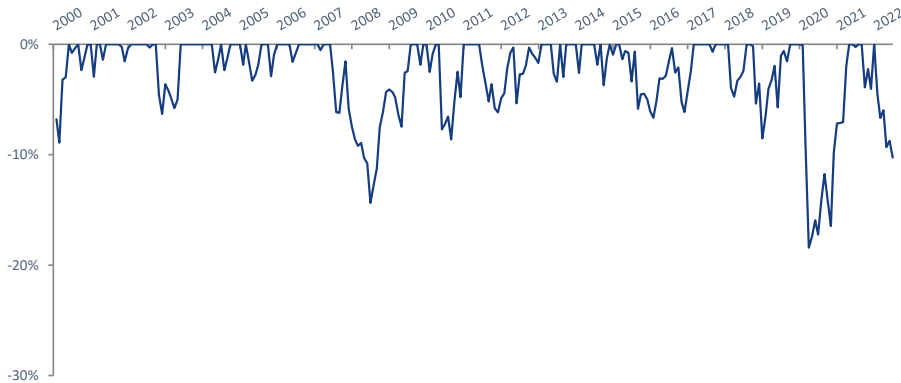
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2008	-1.3	-0.6	0.3	-1.5	-0.5	-4.0	1.9	1.7	4.2	1.5	1.9	0.2	3.6
2009	-0.3	-0.5	-1.7	-1.2	5.3	0.2	5.6	3.3	3.0	-1.9	3.6	1.8	18.3
2010	-2.5	1.6	5.0	0.7	-7.7	0.5	0.7	-2.2	3.8	2.8	-2.4	5.7	5.4
2011	0.9	3.5	0.2	3.9	0.2	-2.0	-1.6	-1.7	1.6	-2.3	-0.4	1.3	3.6
2012	0.5	2.4	1.5	0.5	-5.1	2.8	0.0	0.8	1.7	-0.6	-0.3	-0.5	3.4
2013	2.7	1.8	4.6	3.1	-2.7	-0.7	4.4	-3.0	4.3	4.1	0.1	1.0	21.2
2014	-2.6	5.0	0.1	1.2	2.0	2.1	-1.9	2.2	-3.7	2.6	1.7	-1.0	7.7
2015	1.1	3.8	-1.3	0.7	-0.1	-2.6	2.8	-5.2	1.4	0.0	-0.5	-1.1	-1.4
2016	-0.6	1.7	2.1	0.0	0.3	1.3	1.3	-2.2	0.5	-3.2	-1.0	2.0	1.9
2017	1.9	2.9	1.1	1.4	2.2	0.5	1.4	-0.7	1.5	1.3	3.3	0.8	19.2
2018	3.5	-4.0	-0.8	1.5	0.4	0.5	3.1	0.7	-0.2	-5.2	1.9	-5.2	-4.1
2019	2.2	2.7	0.9	1.3	-3.8	4.9	0.4	-0.9	1.8	1.1	1.7	2.3	15.2
2020	-0.1	-9.4	-9.9	1.2	1.8	-1.5	3.7	2.8	-2.7	-2.7	8.0	2.9	-7.2
2021	0.1	0.1	5.5	2.7	2.7	-0.2	1.1	1.7	-3.9	1.7	-1.8	7.3	17.6
2022	-4.5	-2.3	0.7	-3.6	0.6	-1.7							-10.3

YTD: Year-to-date

● Finreon Premium Stable Income, live since 08/2019

● Backtesting bis 07/2019

Drawdowns: Finreon Premium Stable Income

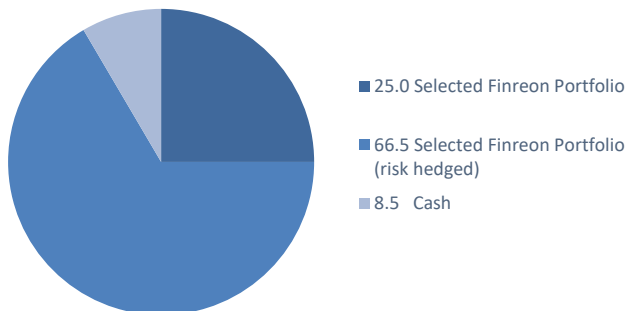


Largest positions in %

Finreon Premium Stable Income	
C. H. Robinson Worldwide	1.4
Merck	1.2
J. M. Smucker	1.1
Juniper Networks	1.1
Kellogg	1.1
Paychex	1.1
GlaxoSmithKline Plc	1.1
Roche Holding AG	1.1
Henry Jack & Associates	1.1
Consolidated Edison	1.1

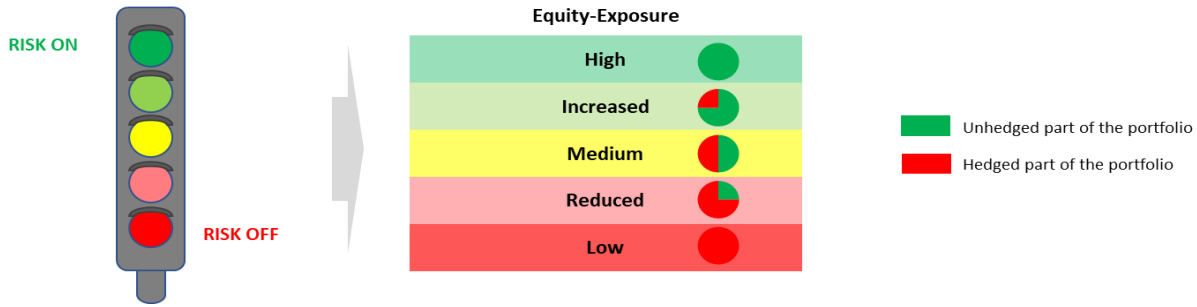
Current Portfolio Characteristics

Asset classes in %



Finreon's new range of solutions for wealthy private clients, family offices, and foundations

Implementation





Finreon's new range of solutions for wealthy private clients, family offices, and foundations

Investment Opportunities

The Finreon Premium Stable Income strategy is available to interested investors through both mandates and collective investments. We are glad to provide individual information on mandate solutions. Information on the fund and the available share classes can be found below:

Fund					
Investment advisor	Finreon Ltd., St.Gallen	Structure	UCITS, SICAV	Fund AuM (Mio. USD)	128.02
Investment manager	Credit Suisse Ltd., Zurich	Marketing licence	Switzerland, Luxembourg	Liquidity and remarks	daily; physical equity investment, no sec lending, no leverage/short-selling, Derivatives for hedging purposes only
Fund management	CS Funds Ltd., Luxembourg	Benchmark	none		
Custody bank	Credit Suisse Ltd., Luxembourg				

Share classes in USD	Conditions	Subscription currency	ISIN/Valor	Bloomberg	Distribution policy	Mgmt. fee	Incept. Date	NAV
Class-A	-	USD	LU2003574345		distributing	1.60%		
Class-AF	retro-free discr. / advisory contract	USD	LU2003574428		distributing	1.30%		
Class-C	from USD 100'000	USD	LU2003574691		distributing	1.40%		
Class-CF	from USD 100'000; retro-free discr. / advisory contract	USD	LU2003574774		distributing	1.10%		
Class-M	from USD 1 Mio.	USD	LU2003574857		distributing	1.00%		
Class-MT	from USD 1 Mio.	USD	LU2003574931		accumulating	1.00%		
Class-U	from USD 5 Mio.	USD	LU2003575078		distributing	0.80%		
Class-UT	from USD 5 Mio.	USD	LU2003575151		accumulating	0.80%		
Class-D	investment agreement ¹⁾	USD	LU2003575664		accumulating	individ.		

Share classes hedged in CHF	Conditions	Subscription currency	ISIN/Valor	Bloomberg	Distribution policy	Mgmt. fee	Incept. Date	NAV
Class-AH	-	CHF	LU2003577447	WHPSIAC LX	distributing	1.60%	20/08/2019	903.30
Class-AFH	retro-free discr. / advisory contract	CHF	LU2003577520		distributing	1.30%		
Class-CH	from CHF 100'000	CHF	LU2003577793	WFFPCHC LX	distributing	1.40%	20/08/2019	906.61
Class-CFH	from CHF 100'000; retro-free discr. / advisory contract	CHF	LU2003577876	WFFPICF LX	distributing	1.10%	06/11/2019	887.20
Class-MH	from CHF 1 Mio.	CHF	LU2003577959		distributing	1.00%		
Class-MTH	from CHF 1 Mio.	CHF	LU2003578098		accumulating	1.00%		
Class-UH	from CHF 5 Mio.	CHF	LU2003578171		distributing	0.80%		
Class-UTH	from CHF 5 Mio.	CHF	LU2003578254		accumulating	0.80%		
Class-DH	investment agreement ¹⁾	CHF	LU2003578767		accumulating	individ.		

1) The investor must have concluded an investment agreement with Finreon Ltd. and be an institutional investor under Luxembourg law within the meaning of Article 174(2)(c) of the law of 17 December 2010 relating to the law on undertakings for collective investment (UCI). The acquisition of the D or DH class must be explicitly provided for in the investment agreement.


Finreon's new range of solutions for wealthy private clients, family offices, and foundations

Share classes hedged in EUR	Conditions	Subscription currency	ISIN/ Valor	Bloomberg	Distribution policy	Mgmt. fee	Incept. Date	NAV
Class-AH	-	EUR	LU2003575748		distributing	1.60%		
Class-AFH	retro-free discr. / advisory contract	EUR	LU2003575821	WHPSIAE LX	distributing	1.30%	25/02/2020	900.89
Class-CH	from EUR 100'000	EUR	LU2003576043		distributing	1.40%		
Class-CFH	from EUR 100'000; retro-free discr. / advisory contract	EUR	LU2003576126		distributing	1.10%		
Class-MH	from EUR 1 Mio.	EUR	LU2003576399		distributing	1.00%		
Class-MTH	from EUR 1 Mio.	EUR	LU2003576472		accumulating	1.00%		
Class-UH	from EUR 5 Mio.	EUR	LU2003576555		distributing	0.80%		
Class-UTH	from EUR 5 Mio.	EUR	LU2003576803		accumulating	0.80%		
Class-DH	investment agreement ¹⁾	EUR	LU2003577363		accumulating	individ.	20/08/2019	102.65

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SVVK-ASIR Compatibility / Exercise of Voting Rights by ISS

Finreon funds do not invest in companies involved in the development or manufacture of nuclear weapons, biological and chemical weapons, anti-personnel mines and cluster munitions. We are guided by the exclusion list of the Swiss Association for Responsible Investment (SVVK - ASIR). Voting rights are exercised systematically, following the recommendations of the voting rights advisor Institutional Shareholder Services (ISS).

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