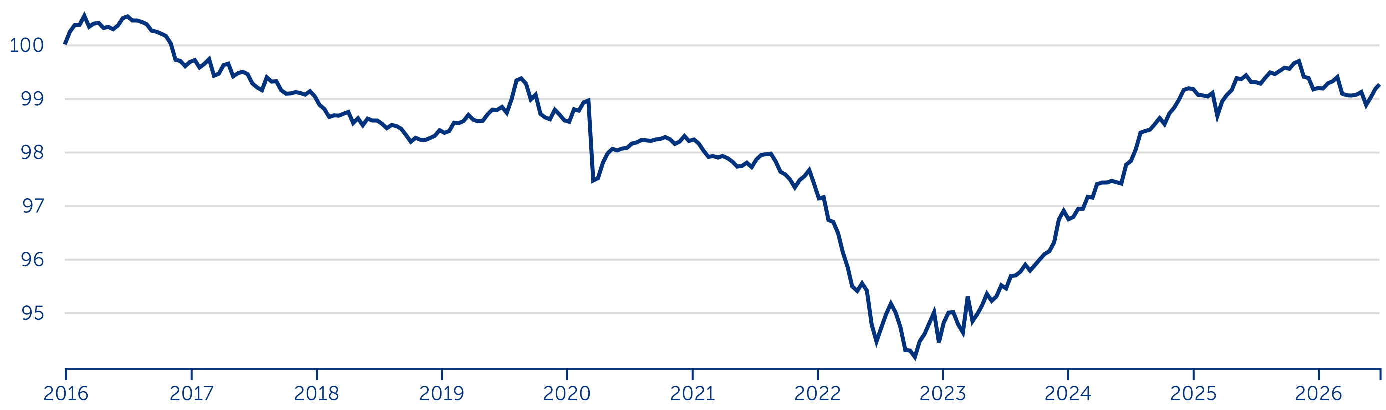
Fund Portfolio.
CSS Invest Zero.

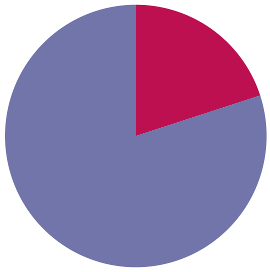
Investment strategy

The portfolio invests exclusively in bonds and money market investments. The aim of this strategy is to preserve capital over the long term while minimising the risk. The funds invest in interesting markets worldwide. This ensures broad diversification – across different countries, currencies and economic areas. We focus on cost-effective funds run by experienced asset managers, thus increasing the chances of making a good return. This client information sheet provides a general overview of the fund portfolio. The figures and charts do not show your personal return. All figures were calculated using historical data.

Performance

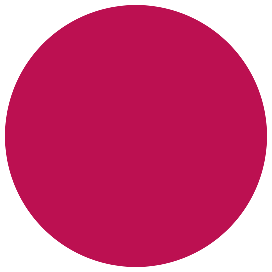


Portfolio breakdown by asset class



Bonds	20.00%
Equities	0.00%
Real estate	0.00%
Commodities	0.00%
Cash and equivalents	80.00%

Portfolio breakdown by country



Switzerland	100.00%
USA	0.00%
Europe without Switzerland	0.00%
Asia	0.00%
Other	0.00%

Fund portfolio data

Launch date	01.09.2026
Strategy	CSS Invest Zero
Currency	CHF
Average management fee (TER)*	0.11%
Issuing commission	0.00%

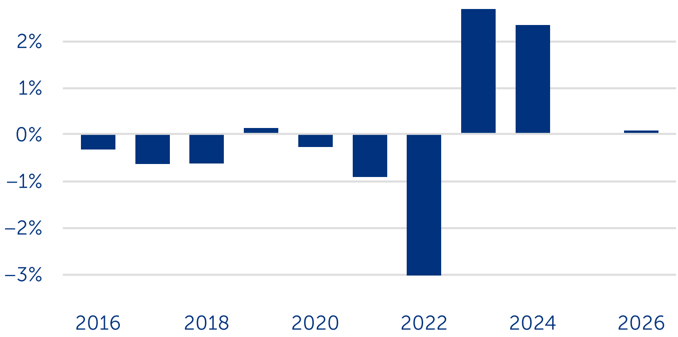
* TER stands for Total Expense Ratio and refers to the weighted management fee for all the funds

Statistics by period

	YTD	3Y	5Y	MAX
Total return	0.07%	3.91%	1.53%	–0.75%
ø per year	0.14%	1.29%	0.30%	–0.07%
Portfolio volatility	0.60%	0.69%	0.94%	0.79%
Maximum loss	–0.57%	–0.88%	–4.16%	–6.62%

Annualised daily

Annual return



Risk indicator

Note: The underlying historical data used to calculate the synthetic risk indicator (SRI) cannot be used as a reliable indication of the fund portfolio's future risk profile. The risk category assigned to this fund portfolio may be subject to fluctuations and is not guaranteed. The lowest category does not mean that the investment is risk-free. (Scale of 1 = lower risk to 7 = higher risk)

Funds in the portfolio

Name	Allocation	Swiss valor	ISIN	Currency	Volume (CHF m)
Swisscanto (CH) - Money Market Fund Responsible Opportunities CHF - DT CHF	80.00%	42724208	CH0427242083	CHF	1940
Syz AM (CH) – CHF Bonds – CSS CHF	20.00%	151765760	CH1517657602	CHF	1380

We are here for you:
Customer service 0844 277 277
css.ch/life

The purpose of this information sheet is to provide you with a general overview.
Details of the insurance on offer are contained in the General Insurance Conditions (GIC) of CSS Life Insurance Ltd and the Federal Insurance Contract Act (*Versicherungsvertragsgesetz*, VVG).