

Decalia

# Offer Report

Balanced Income Swiss Portfolio

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Risk Profile <b>Balanced</b>	Management Approach <b>Active</b>	Minimum Portfolio Size <b>CHF 1'000'000</b>	Currency <b>CHF</b>
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## Management Style

Gestion discrétionnaire active multi-actifs orientée revenu, structurée en 3 poches, (15-50%)

1) fonds immobiliers suisses cotés: sélectionnés sur base fondamentale (résidentiel >70%, détention directe, agio relatif) avec due dil semestrielle (8-12 fonds, max. 10%).

2) actions directes: orientée large caps (SMI/SMIM) en sélection bottom-up : univers -50 titres, shortlist 35-40 axée dividendes, portefeuille concentré (-20 positions). Positions initiées à 2-3% puis ajustées selon conviction et benchmark (max. 5%). Diversification sectorielle accrue.

3) Allocation obligations directes en CHF (-85-90%), complétées par des fonds (-10-15%). Inv grade (90%)/High Yield 15% vis fonds.

## Portfolio Composition

- 1/3 (15-50%) en actions suisses en direct (SMI/SMIM, -20 positions, 2-5%)

- 1/3 (15-50%) en fonds immobiliers suisses open-end cotés SIX (contractuels, 8-12 lignes, max. 10%)

- 1/3 (15-50%) en obligations directes corporate inv. grade CHF (80%) complété en fonds high yield.

Liquidité journalière.

## Custody

Bank Vontobel AG

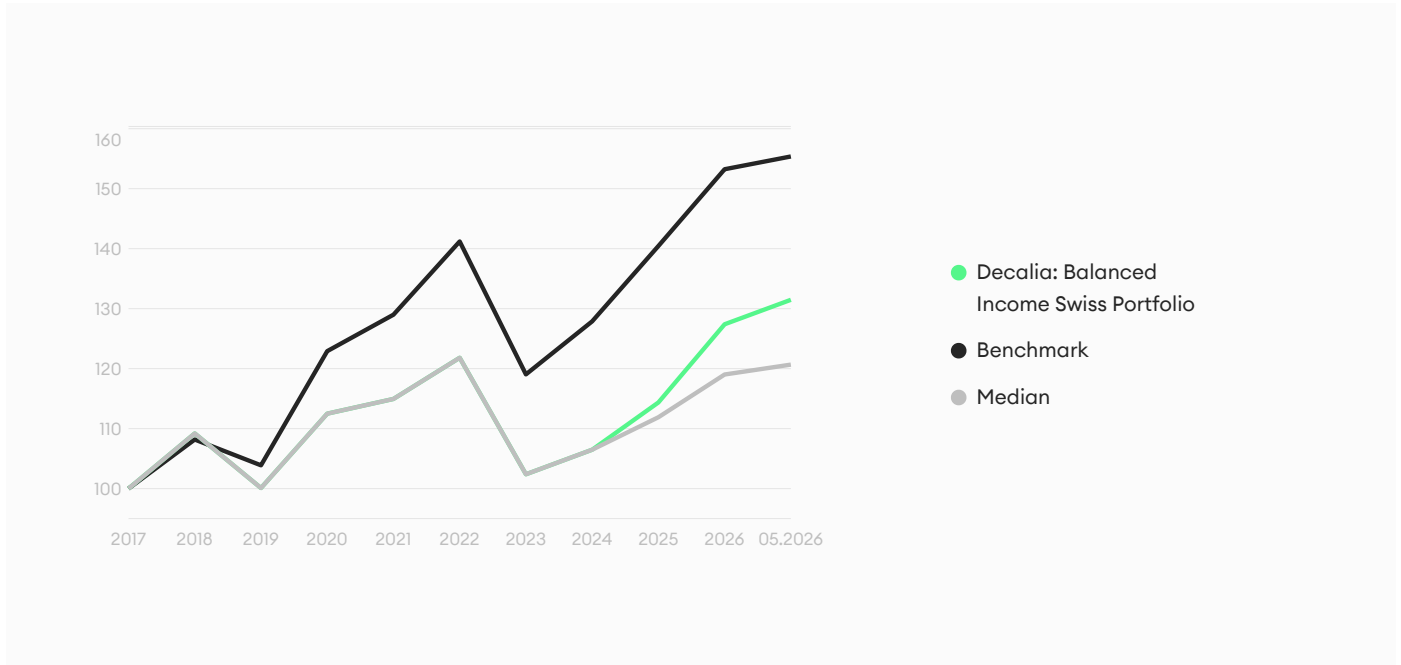
## Asset Allocation

Allocation		Allocation		Allocation		Allocation	
<b>Cash</b>	<b>1.0 %</b>	<b>Bonds</b>	<b>33.0 %</b>	<b>Equity</b>	<b>33.0 %</b>	<b>Alternatives</b>	<b>33.0 %</b>
		High Grade	29.0 %	Global	0.0 %	Commodities	0.0 %
		High Yield	4.0 %	Europe	0.0 %	Gold	0.0 %
		Emerging Markets	0.0 %	Emerging Markets	0.0 %	Hedge Funds	0.0 %
		Convertibles	0.0 %	Pacific	0.0 %	Real Estate Global	0.0 %
				Switzerland	33.0 %	Real Estate Switzerland	33.0 %
				UK	0.0 %	Private Equity	0.0 %
				USA	0.0 %	Crypto	0.0 %

# Track Record

Return: **31.5 %**    Return p.a.: **3.0 %**    Volatility: **8.9 %**

	2017	2018	2019	2020	2021	2022	2023	2024	2025	30.04.2026
<b>Performance</b>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.40 %	11.40 %	3.20 %



## Costs

The cost rating is based on an assumption of a 2 million mandate in the chosen currency and includes possible discounts offered on the ZWEI Wealth platform. The information is considered an indication and would be negotiated with the provider in the event of an offer.

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