

# Everon smzh Global Markets

## FEATURES

Reference currency:	CHF
Investment instruments:	ETFs, funds
Strategy implementation:	passive collective investments
Focus:	global
Minimum Investment:	CHF 100
Minimum Top-up:	none
Investment cycle:	biweekly
TER:	0.10%-0.25%
Performance Reporting:	Everon smzh App

## HOW DO WE BUILD YOUR PORTFOLIO?

The construction of your portfolio starts with defining your risk profile. This is determined via questions in our everon smzh app and indicates how much risk you can take and want to take. Based on this, we determine your individual investment strategy and asset allocation.

You can choose from various strategies that invest in different proportions of equities, bonds, and alternative investments (see bar chart). Regardless of the strategy selected, we ensure that your portfolio is well diversified.

Strategies for pension assets (pillar 3a and vested benefits) are managed in accordance with the investment guidelines and regulations of the Liberty Vorsorgestiftung, and are implemented within the foundation's and legal requirements.

## PERFORMANCE (as of 31.12.2025)

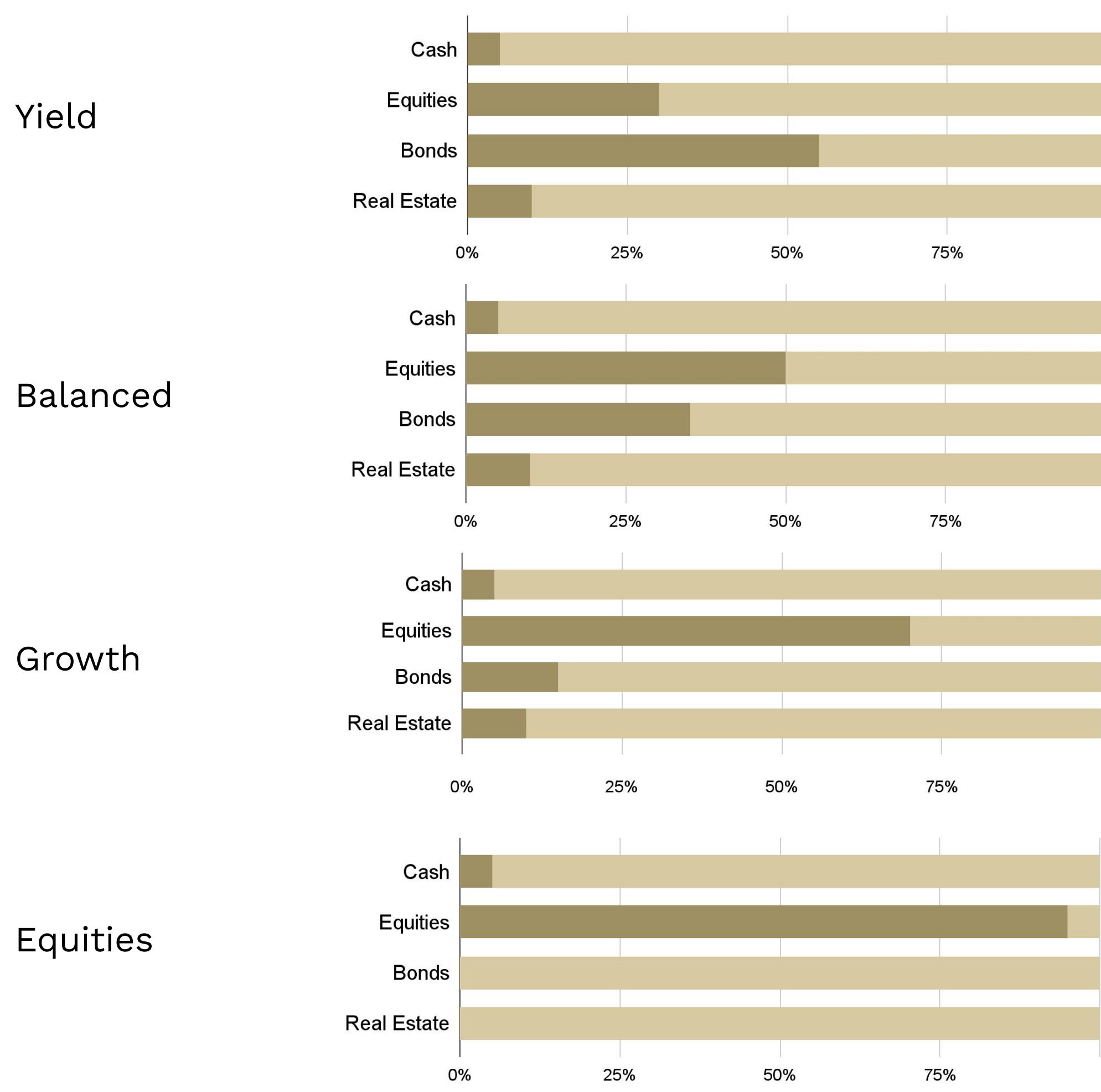
Annualized Returns	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Yield	2.7%	6.2%	-3.5%	12.0%	3.2%	8.3%	-14.1%	7.7%	12.6%	6.3%
Balanced	3.1%	9.9%	-5.0%	17.0%	3.9%	13.4%	-15.0%	8.1%	14.9%	9.1%
Growth	4.2%	13.8%	-6.5%	21.5%	4.8%	17.8%	-15.8%	8.7%	17.9%	11.7%
Equities	4.8%	18.1%	-7.6%	25.8%	5.1%	22.4%	-16.2%	9.5%	19.6%	13.9%
Annualized 2016-2025				Return p.a.			Volatility p.a.			
Yield							3.8%		6.0%	
Balanced							5.5%		7.8%	
Growth							7.2%		9.7%	
Equities							8.7%		11.8%	

The results shown for the years 2016-2024 are based on a backtest and represent simulated values. Past or simulated performance is not indicative of future results.

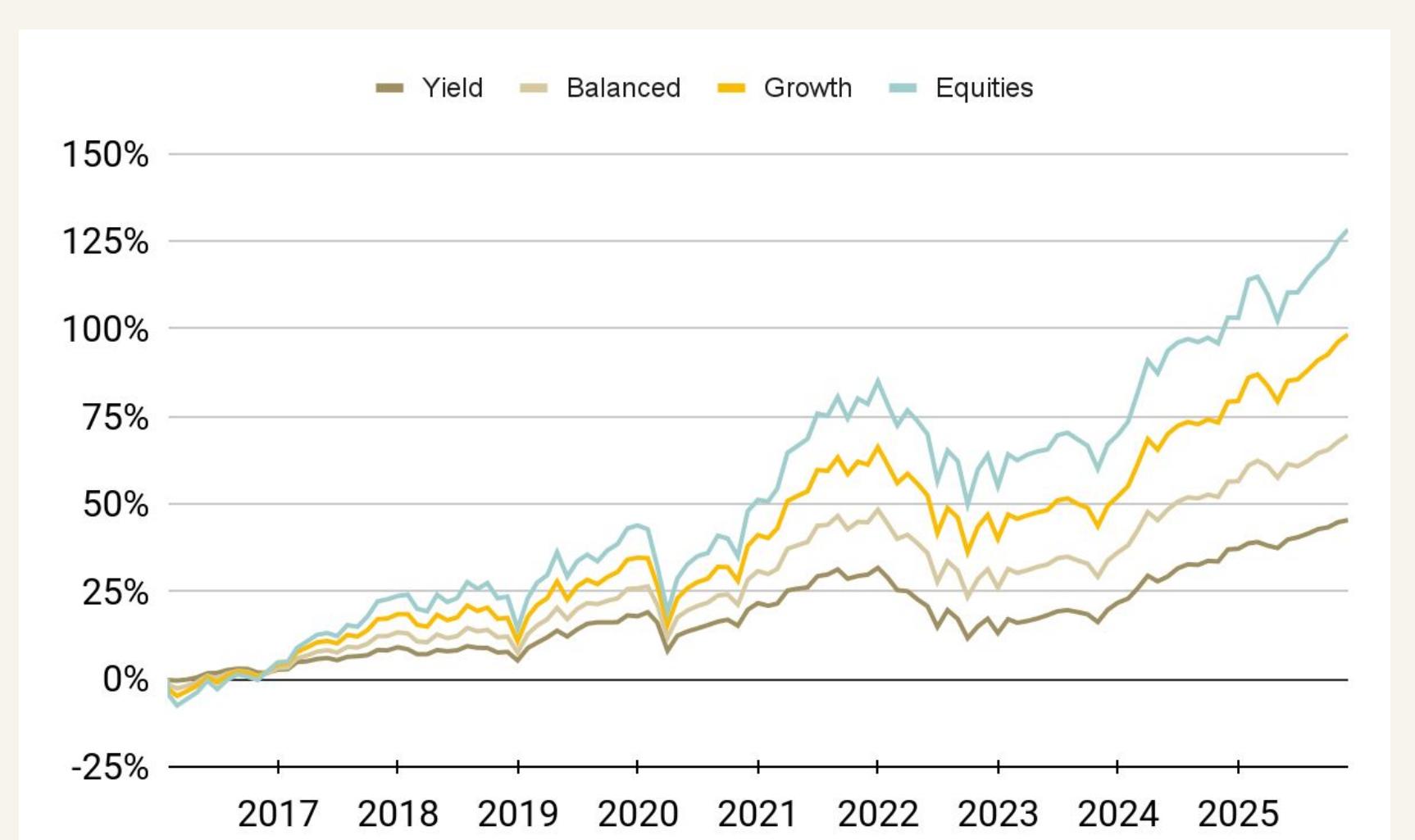
## WHAT IS EVERON SMZH GLOBAL MARKETS?

Everon smzh Global Markets are actively managed multi-asset investment strategies with a global focus. The broadly diversified portfolios invest in various asset classes such as equities, bonds and alternative investments such as real estate. The focus is on the Swiss, North American and European markets, with the selection of regions and sectors being continuously adjusted to current market opportunities. Active management allows for a flexible response to changes in the financial markets. These strategies are particularly suitable for investors with a medium to long-term investment horizon who value diversification and professional management.

## ASSET ALLOCATION BY RISK PROFILE



Performance of an investment made in January 2016



### Contact:

EVERON AG  
Gartenstrasse 17  
CH-8002 Zürich  
+41 44 545 08 10  
info@everon.swiss  
everon.swiss

### About Everon:

Everon is a digital wealth manager that not only provides top-notch client service, but also leverages technology to deliver a family office-like experience to its clients. We stand for full transparency in fee structure, direct communication with our clients and excellent investment strategies.

## BILANZ

Best Wealth Manager in Switzerland  
2025, 2022 (1st place)  
2024, 2021 (2nd place)  
2023, 2020 (Top 5)

### Advertising:

This document has been prepared for informational and promotional purposes only and does not constitute a solicitation, offer or recommendation to enter into any financial service.

# Everon smzh Global Markets (Vorsorge)

## FEATURES

Reference currency:	CHF
Investment instruments:	ETFs, funds
Strategy implementation:	passive collective investments
Focus:	global
Minimum Investment:	CHF 100
Minimum Top-up:	none
Investment cycle:	biweekly
TER:	0.10%-0.25%
Performance Reporting:	Everon smzh App

## HOW DO WE BUILD YOUR PORTFOLIO?

The construction of your portfolio starts with defining your risk profile. This is determined via questions in our everon smzh app and indicates how much risk you can take and want to take. Based on this, we determine your individual investment strategy and asset allocation.

You can choose from various strategies that invest in different proportions of equities, bonds, and alternative investments (see bar chart). Regardless of the strategy selected, we ensure that your portfolio is well diversified.

Strategies for pension assets (pillar 3a and vested benefits) are managed in accordance with the investment guidelines and regulations of the Liberty Vorsorgestiftung, and are implemented within the foundation's and legal requirements.

## PERFORMANCE (as of 31.12.2025)

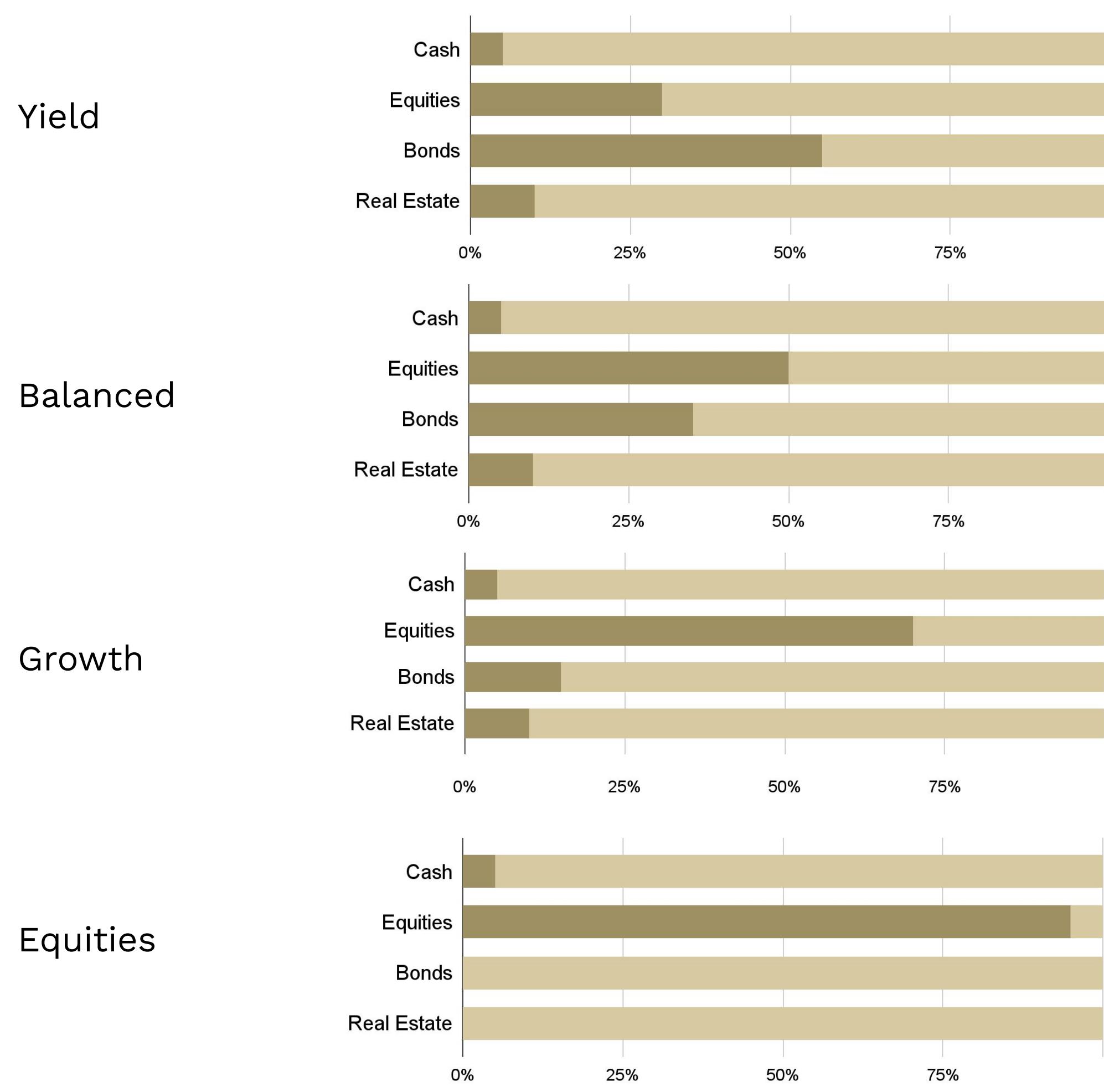
Annualized Returns	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Yield	2.1%	5.7%	-4.0%	11.4%	4.5%	7.4%	-14.5%	9.0%	9.3%	6.2%
Balanced	2.1%	9.2%	-5.8%	16.2%	5.8%	12.2%	-15.6%	9.8%	10.4%	10.4%
Growth	2.7%	12.7%	-7.7%	20.5%	7.5%	16.1%	-16.5%	11.1%	11.9%	13.4%
Equities	2.8%	16.6%	-9.1%	24.6%	8.5%	20.3%	-17.1%	12.5%	12.4%	16.6%
<b>Annualized 2016-2025</b>				<b>Return p.a.</b>			<b>Volatility p.a.</b>			
Yield					3.4%			5.8%		
Balanced					5.0%			7.6%		
Wachstum					6.5%			9.4%		
Equities					8.0%			11.4%		

The results shown for the years 2016-2024 are based on a backtest and represent simulated values. Past or simulated performance is not indicative of future results.

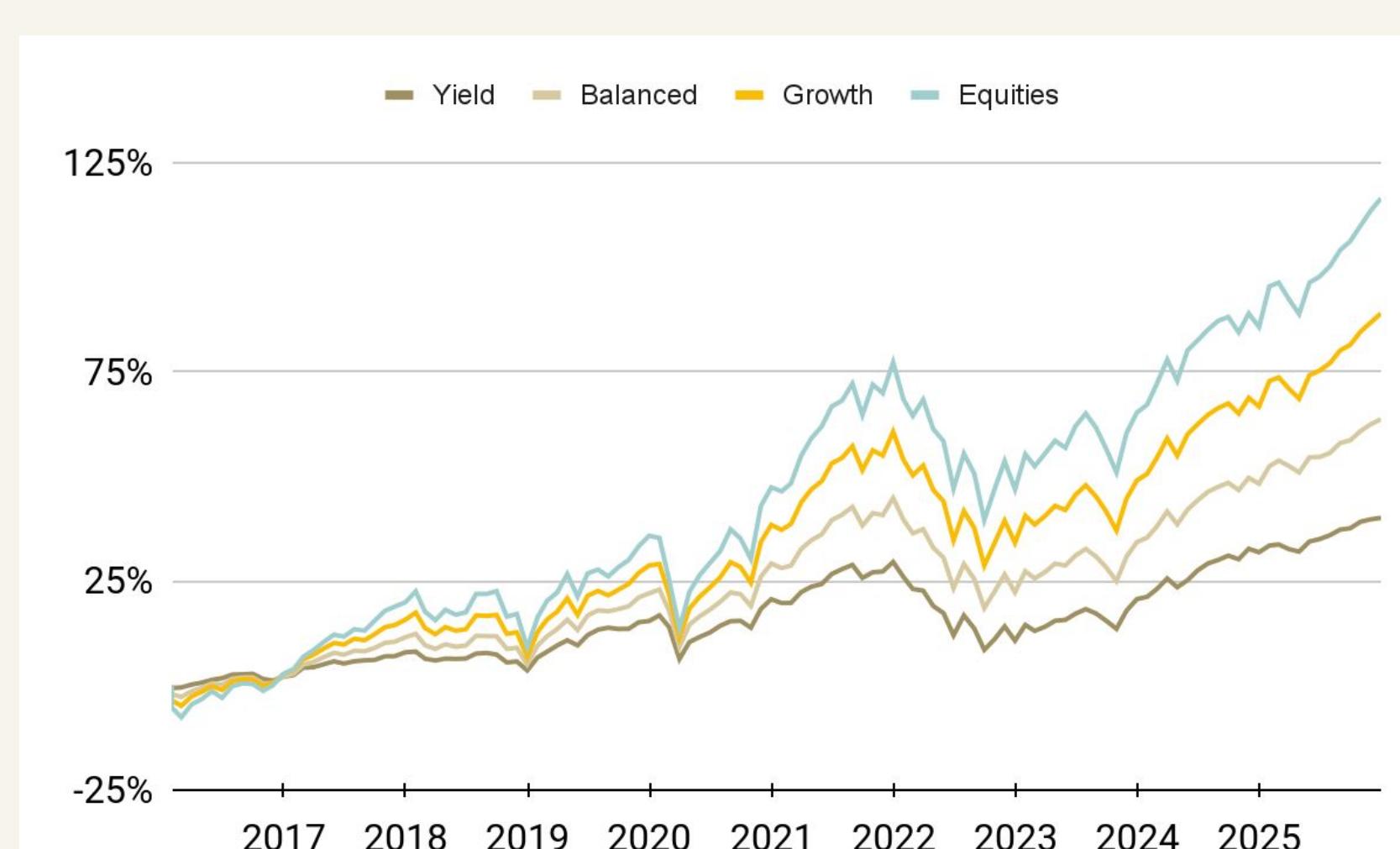
## WHAT IS EVERON SMZH GLOBAL MARKETS?

Everon smzh Global Markets are actively managed multi-asset investment strategies with a global focus. The broadly diversified portfolios invest in various asset classes such as equities, bonds and alternative investments such as real estate. The focus is on the Swiss, North American and European markets, with the selection of regions and sectors being continuously adjusted to current market opportunities. Active management allows for a flexible response to changes in the financial markets. These strategies are particularly suitable for investors with a medium to long-term investment horizon who value diversification and professional management.

## ASSET ALLOCATION BY RISK PROFILE



Performance of an investment made in January 2016



### Contact:

EVERON AG  
Gartenstrasse 17  
CH-8002 Zürich  
+41 44 545 08 10  
info@everon.swiss  
everon.swiss

### About Everon:

Everon is a digital wealth manager that not only provides top-notch client service, but also leverages technology to deliver a family office-like experience to its clients. We stand for full transparency in fee structure, direct communication with our clients and excellent investment strategies.

## BILANZ

Best Wealth Manager in Switzerland  
2025, 2022 (1st place)  
2024, 2021 (2nd place)  
2023, 2020 (Top 5)

### Advertising:

This document has been prepared for informational and promotional purposes only and does not constitute a solicitation, offer or recommendation to enter into any financial service.