

JULY 2025

For marketing purposes

GEMINI Pool 25*

* Up to 31.12.2024 Pool 20

Return¹ in % by 31 July 2025

	July 2025	YTD	1 year	3 years p.a.	5 years p.a.	10 years p.a.
GEMINI Pool 25	0,39	1,00	2,07	1,98	1,67	2,17
Benchmark	0,35	1,01	2,09	2,23	1,97	2,41
Difference	0,04	-0,01	-0,03	-0,25	-0,30	-0,24

¹ GEMINI including asset management costs, benchmark excluding costs

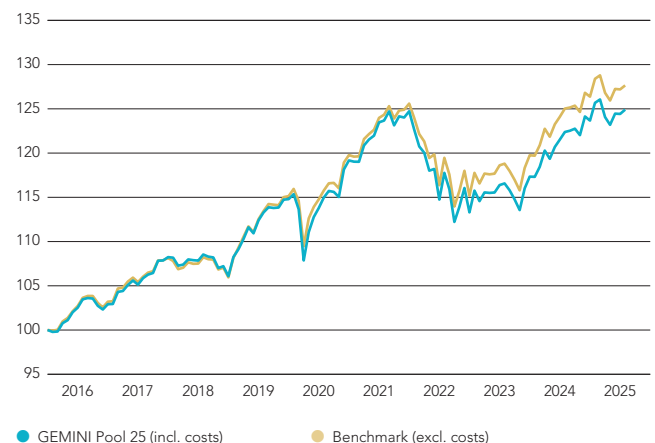
Investment style

The GEMINI 25 investment strategy, with a 25% allocation to equities, is well suited to pension funds that have low value fluctuation reserves or none at all. With little risk, this strategy aims for long-term, adequate returns above the BVG minimum interest rate.

Features

Currency of account	CHF
End of financial year	31 December
Fund assets in m	1 881,87
Launch date	31 December 1984
Benchmark	Customized Benchmark
Total Expense Ratio ex-ante	0,45%

Performance

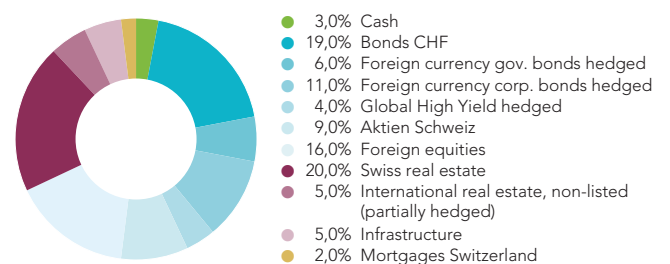


Key risk figures

3 years

Annualised volatility (%)	4,35
Tracking error, annualised (%)	0,13
Alpha	-0,25
Beta	1,00
Sharpe ratio	0,24
Information Ratio	-1,92
Correlation versus benchmark	1,00

Asset allocation in %



Required value fluctuation reserve in %

Obligatory portion	10,1
Over-obligatory portion	8,8

For marketing and information purposes. The document is for marketing and information purposes only. The contents of the document have been carefully compiled. No liability or warranty are assumed as to the accuracy or completeness of the contents. Past return values are not indicative of their current or future development.

GEMINI Sammelstiftung c/o Avadis Vorsorge AG

Zollstrasse 42 | Postfach | 8031 Zürich | T +41 58 585 33 00 | www.gemini.ch