

T&T

International Wealth Management

*Your 360° Wealth Partner*

JULY 2025

# FACTSHEET

ZKB Rating AAA Dynamic Tracker  
Certificate on Realeo Basket

# AT A GLANCE

- 01 ° Capital protection and long-term preservation of real purchasing power
- 02 ° Focus on Swiss real state, solid equity, and high quality bonds.
- 03 ° Only Underlying Components which provide sufficient liquidity and tradability
- 04 ° Daily pricing and secondary market.
- 05 ° Issuer with AAA rating (Zürcher Kantonalbank) with Swiss state guarantee.

**PRODUCT TYPE:**  
Dynamic Tracker Certificate

**CURRENCY:**  
CHF

**ISIN:**  
CH1218243876

**TENOR:**  
Open-ended

**DATE OF INCEPTION:**  
14.02.2025

**LINK TO THE AMC HOMEPAGE  
INCLUDING PRICE DATA:**  
ZKB Finance Management

**STRATEGY MANAGER:**  
T&T International Wealth Mgt Ltd, Switzerland

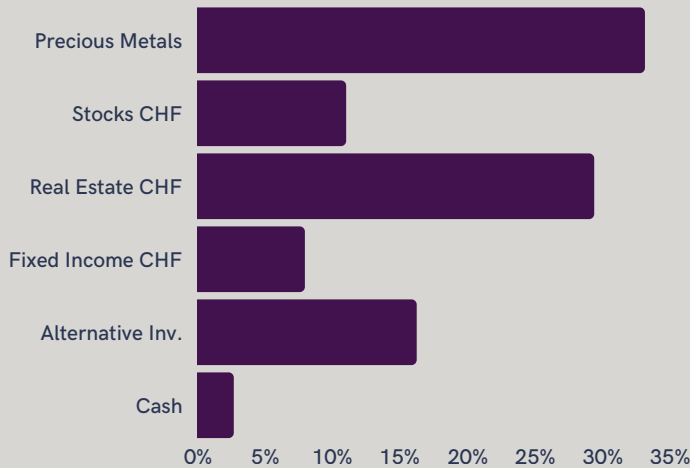
**ISSUER:**  
Zürcher Kantonalbank, Zurich

**RATING OF THE ISSUER:**  
Standard & Poor's AAA, Moody's Aaa, Fitch AAA

# OVERVIEW

JULY 2025

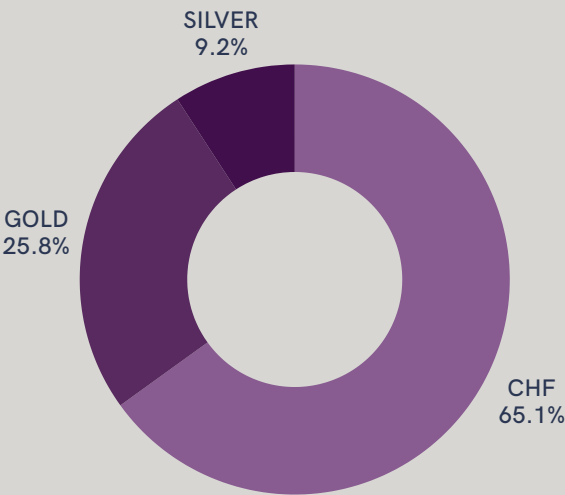
## INVESTMENT ALLOCATION



The portfolio is diversified across real estate, precious metals, equities, fixed income, and alternative investments, with the largest allocation dedicated to precious metals and Swiss real estate holdings. Smaller positions in cash and other asset classes provide liquidity and balance to the overall strategy.

### Currency and Metals Allocation

The portfolio maintains a majority allocation in Swiss francs (CHF), complemented by exposures to precious metals.



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## & STRATEGY DESCRIPTION

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Investing in tangible assets and real estate is a strong strategy for capital protection and preserving long-term purchasing power, especially in inflationary environments.

### 1. Tangible Assets for Capital Protection

Tangible assets have intrinsic value and are less vulnerable to inflation and currency devaluation. Precious metals (such as Gold, Silver and Platinum) for instance have historically been used as a store of value. They act as a hedge against inflation and economic instability. They are highly liquid and widely recognized.

### 2. Real Estate for Wealth Preservation

Real estate is a proven vehicle for long-term wealth retention and inflation protection. Rental residential properties generate passive income and office buildings, industrial properties and retail spaces provide stable cash flow.

The ZKB Dynamic Tracker Certificate on Realeo Basket enables investors to invest in a good combination of these asset classes without having to deal with direct ownership.