



International Wealth Management

Your 360° Wealth Partner

JANUARY 2026

FACTSHEET

ZKB Rating AAA Tracker Certificate
Dynamic 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:
Tracker Certificate Dynamic

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

JANUARY 2026

INVESTMENT ALLOCATION

PERFORMANCE DEVELOPMENT YTD: 9.66%



Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
0.34%	1.72%	-3.22%	1.02%	-1.05%	0.75%	2.32%	4.04%	2.37%	3.50%	3.44%

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OVERVIEW

JANUARY 2026

INVESTMENT ALLOCATION

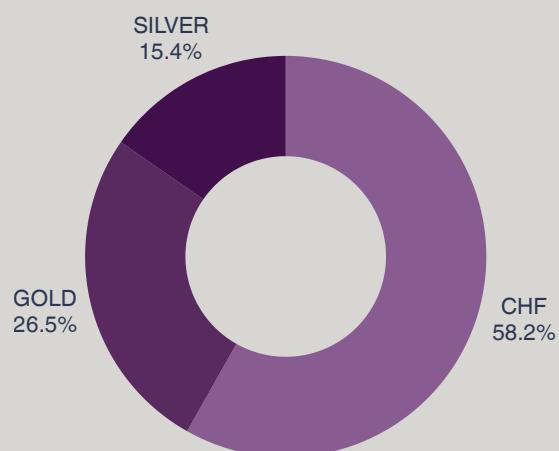
Top 7 Holdings

The portfolio is primarily allocated to precious metals and Swiss real assets, with gold and silver ETFs and Swiss real estate holdings representing the largest positions. Complementary exposure to CHF-denominated fixed income, Swiss dividend equities, and alternative investments enhances diversification, while a modest cash position provides liquidity and balance to the overall strategy.

Allocation	Instrument	Weight
Precious Metals	Swisscanto CH Gold ETF	26.47%
Precious Metals	Swisscanto CH Silver ETF	15.35%
Real Estate (CH)	UBS CH Property – Direct Living Plus	9.11%
Real Estate (CH)	SWC-IREF CH Industrial Fund	8.23%
Real Estate (CH)	UBS ETF SXI Real Estate	8.20%
Fixed Income (CHF)	UBS CR BBG TPS 1-10 UCI-H CHF	7.68%
Equities (CHF)	iShares Swiss Dividend ETF	7.31%

Metals and Currency Allocation

The portfolio is fully denominated in Swiss francs, providing a stable base currency. Precious-metals exposure is driven by strategic allocations to gold and silver, offering tangible-asset protection and long-term inflation resilience.



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OBJECTIVE

JANUARY 2026

& STRATEGY DESCRIPTION

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.