GamaLife Multinvest Agenti

GamaLife

GamaLife MultInvest Agenti

Alla data 30/11/2025

Linea Moderata

	Peso	ISIN	Divisa
PIMCO GIS Income Instl EURH Acc	18,29%	IE00B80G9288	Euro
Robeco Euro SDG Credits I EUR Cap	17,65%	LU0503372780	Euro
MS INVF Global Quality ZH EUR	12,02%	LU0955011761	Euro
JPM US Select Equity Plus C (acc) EUR	9,98%	LU1718419333	Euro
PIMCO GIS Divers Inc Instl EURH Acc	9,19%	IE00B1JC0H05	Euro
Jupiter Dynamic Bond I EUR Acc	8,99%	LU0853555893	Euro
DWS Invest ESG Euro Bonds (Short) TFC	8,76%	LU1663869268	Euro
Nordea 1 - Eur HY Sust Str Bond BI EUR	5,88%	LU1927799012	Euro
BGF Continental Eurp Flex I2	5,01%	LU0888974473	Euro
PIMCO GIS Em Mkts Bd ESG Ins EUR H Acc	4,23%	IE00BDSTPS26	Euro

Rendimenti Annualizzati

Dato: Rendimento

	1 Anno	2 Anni	3 Anni
Gamalife Multinvest Agenti Moderata	3,10	6,99	5,62

Linea Bilanciata ESG

	Peso	ISIN	Divisa
Wellington Glbl Quality Gr EUR N Ac	20,97%	LU1334725337	Euro
BSF ESG Fixed Income Strategies A2 EUR	19,33%	LU0438336264	Euro
MS INVF US Advantage ZH EUR	14,87%	LU0360484769	Euro
DWS Invest Corporate Green Bonds TFC	11,51%	LU1956017633	Euro
DWS Invest ESG Euro Bonds (Short) TFC	7,57%	LU1663869268	Euro
BGF Continental Eurp Flex I2	6,82%	LU0888974473	Euro
Robeco Global SDG Credits IH € Cap	5,83%	LU1811861431	Euro
Nordea 1 - Eur HY Sust Str Bond BI EUR	5,72%	LU1927799012	Euro
PIMCO GIS Em Mkts Bd ESG Ins EUR H Acc	4,11%	IE00BDSTPS26	Euro
RBC Funds (Lux) - EM Eq O EUR	3,28%	LU1662744868	Euro

Rendimenti Annualizzati

Dato: Rendimento

	1 Anno	2 Anni	3 Anni
GamaLife Multinvest Agenti ESG	3,79	9,65	7,43

Linea Dinamica

	Peso	ISIN	Divisa
JPM US Select Equity Plus C (acc) EUR	21,95%	LU1718419333	Euro
MS INVF Global Quality ZH EUR	20,13%	LU0955011761	Euro
BGF Continental Eurp Flex I2	11,89%	LU0888974473	Euro
PIMCO GIS Income Instl EURH Acc	10,05%	IE00B80G9288	Euro
Nordea 1 - Eur HY Sust Str Bond BI EUR	7,76%	LU1927799012	Euro
DWS Invest ESG Euro Bonds (Short) TFC	7,70%	LU1663869268	Euro
PIMCO GIS Em Mkts Bd ESG Ins EUR H Acc	6,28%	IE00BDSTPS26	Euro
Jupiter Dynamic Bond I EUR Acc	4,94%	LU0853555893	Euro
Robeco Euro SDG Credits I EUR Cap	4,85%	LU0503372780	Euro
RBC Funds (Lux) - EM Eq O EUR	4,45%	LU1662744868	Euro

Rendimenti Annualizzati

Dato: Rendimento

	1 Anno	2 Anni	3 Anni
Gamalife Multinvest Agenti Dinamica	1,22	9,08	7,24

GamaLife MultInvest Agenti - Linea Moderata

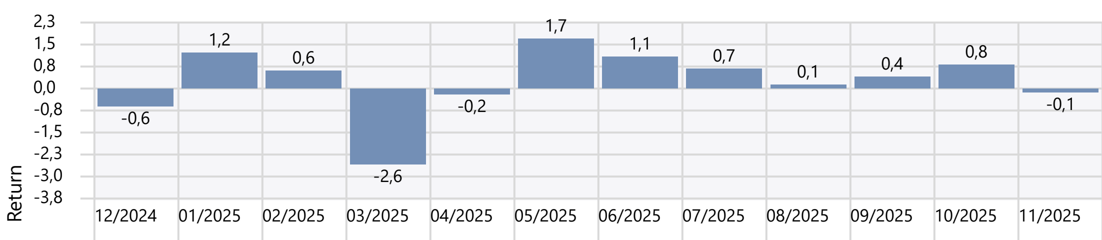
Informazioni Generali

	Peso	Isin	Divisa	Lancio
PIMCO GIS Income Instl EURH Acc	18,29%	IE00B80G9288	Euro	30/11/2012
Robeco Euro SDG Credits I EUR Cap	17,65%	LU0503372780	Euro	18/05/2010
MS INVF Global Quality ZH EUR	12,02%	LU0955011761	Euro	22/11/2013
JPM US Select Equity Plus C (acc) EUR	9,98%	LU1718419333	Euro	23/02/2018
PIMCO GIS Divers Inc Instl EURH Acc	9,19%	IE00B1JC0H05	Euro	14/02/2007
Jupiter Dynamic Bond I EUR Acc	8,99%	LU0853555893	Euro	05/12/2012
DWS Invest ESG Euro Bonds (Short) TFC	8,76%	LU1663869268	Euro	05/12/2017
Nordea 1 - Eur HY Sust Str Bond BI EUR	5,88%	LU1927799012	Euro	15/01/2019
BGF Continental Eurp Flex I2	5,01%	LU0888974473	Euro	20/02/2013
PIMCO GIS Em Mkts Bd ESG Ins EUR H Acc	4,23%	IE00BDSTPS26	Euro	16/10/2013

Total Return

Time Period: 01/03/2019 to 30/11/2025

Rendimento Mensile



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	1,24	0,61	-2,59	-0,23	1,70	1,06	0,68	0,11	0,44	0,81	-0,11		3,71
2024	0,63	1,01	1,42	-1,65	1,20	1,05	1,15	0,75	1,39	-1,43	2,08	-0,59	7,14
2023	4,00	-2,01	0,51	-0,30	0,60	1,03	1,07	-0,50	-1,49	-1,00	3,66	3,02	8,73
2022	-3,40	-1,79	0,37	-2,77	-1,69	-5,60	5,47	-2,33	-4,91	1,80	3,35	-2,47	-13,64
2021	0,16	0,41	1,80	1,32	0,98	1,23	0,04	0,92	-1,83	2,44	-0,80	1,05	7,92
2020	0,54	-3,37	-7,92	6,56	2,31	1,76	1,71	1,90	-0,40	-0,31	5,10	1,77	9,25
2019				1,86	-2,53	2,85	1,83	-0,13	0,81	0,37	1,64	0,75	

Statistiche 1 Anno

Orizzonte Temporale: 01/12/2024 to 30/11/2025

Standard Deviation	4,30
Rendimento	3,10
Indice di Sharpe	0,25
Indice di Sortino	0,27
Best Month %	1,70
Worst Month %	-2,59
Best Quarter %	2,53
Worst Quarter %	-0,78

Statistiche 2 Anni

Orizzonte Temporale: 01/12/2023 to 30/11/2025

Standard Deviation	4,02
Rendimento annualizzato	6,99
Indice di Sharpe	1,14
Indice di Sortino	1,33
Best Month %	3,02
Worst Month %	-2,59
Best Quarter %	3,31
Worst Quarter %	-0,78

GamaLife MultInvest Agenti - Linea Moderata

GamaLife

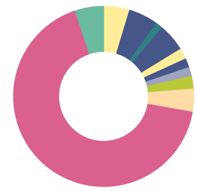
Asset Allocation

Data Portafoglio: 30/11/2025

	%
Global Flexible Bond - EUR Hedged	36,5
EUR Corporate Bond	17,6
Altre Azioni	12,0
US Large-Cap Blend Equity	10,0
EUR Diversified Bond - Short Term	8,8
EUR High Yield Bond	5,9
Europe ex-UK Equity	5,0
Global Emerging Markets Bond - EUR Hedged	4,2
Totale	**100,0**

Equity Country - Top 10

Data Portafoglio: 30/11/2025



	%
France	4,7
Germany	5,3
Italy	1,3
Netherlands	5,0
Spain	1,9
Sweden	1,6
Switzerland	1,6
Taiwan	2,3
United Kingdom	4,1
United States	67,1
Altro	5,1
Totale	**100,0**

Equity Investment Style

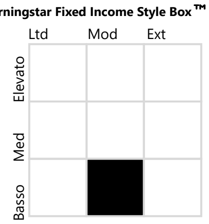
	Valore	Blend	Crescita
Large	22,1	34,8	26,3
Mid	1,7	10,0	4,7
Small	0,1	0,1	0,2

Market Cap Breakdown

Giant	40,53
Large	42,19
Mid	17,03
Small	0,21
Micro	0,05

Fixed Income Investment Style

Morningstar Fixed Income Style Box™

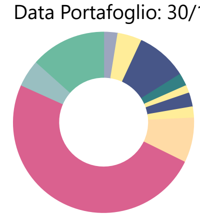


Average Eff Maturity (Yrs)

Qualita' del Credito media A

Fixed Income Country - Top 10

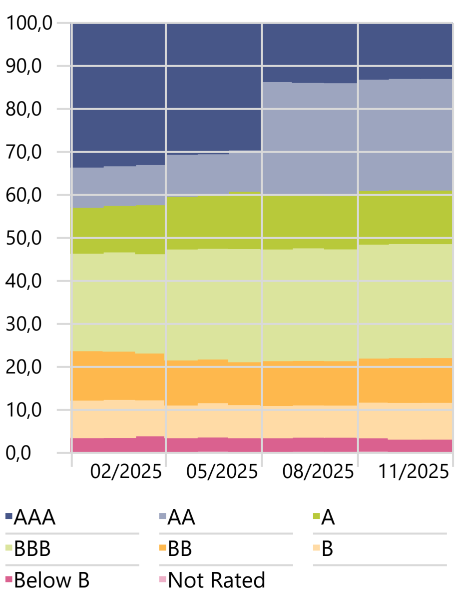
Data Portafoglio: 30/11/2025



	%
Australia	2,6
France	4,4
Germany	9,2
Italy	2,3
Mexico	1,4
Netherlands	2,5
Spain	2,0
United Kingdom	8,0
United States	49,5
Other Countries	4,9
Altro	13,4
Totale	**100,0**

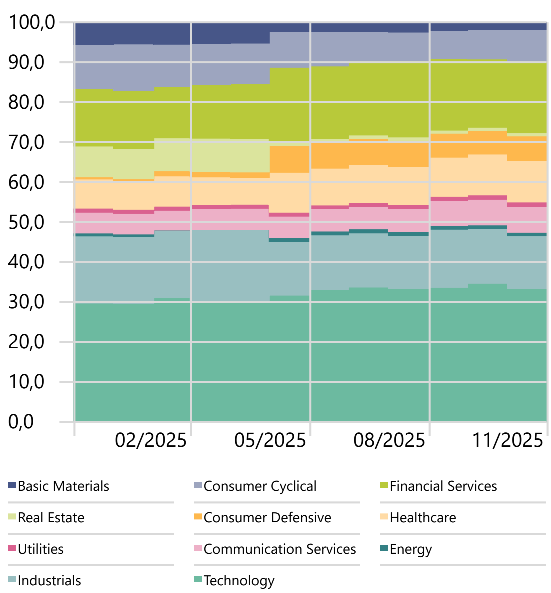
Qualità del credito

Time Period: 01/12/2024 to 30/11/2025



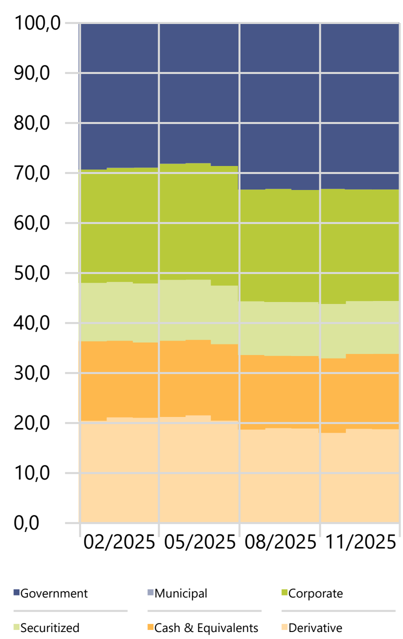
Settori Equity

Time Period: 01/12/2024 to 30/11/2025



Settori Fixed Income

Time Period: 01/12/2024 to 30/11/2025



GamaLife

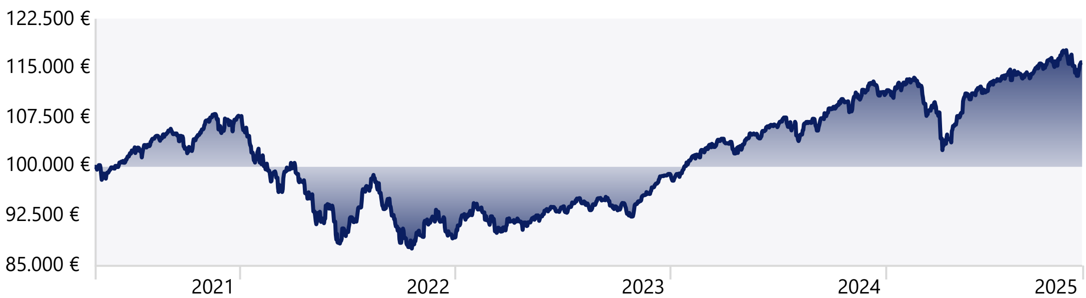
GamaLife MultInvest Agenti - Linea Bilanciata ESG

Informazioni Generali

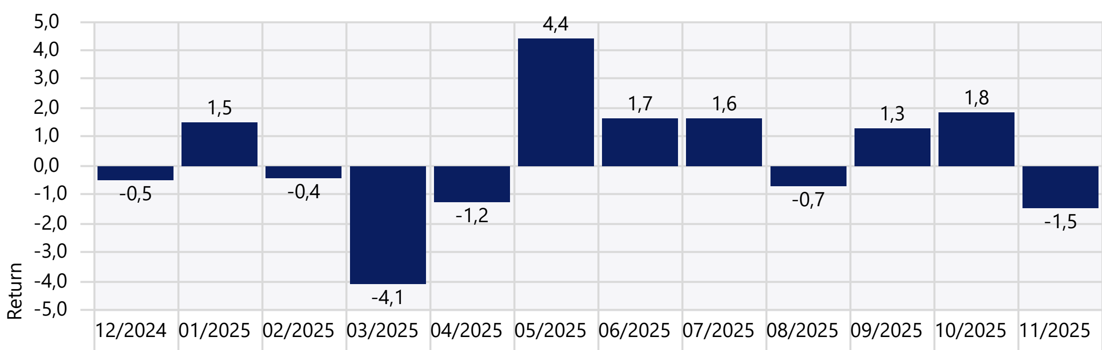
	Peso	Isin	Divisa	Lancio
Wellington Glbl Quality Gr EUR N Ac	20,97%	LU1334725337	Euro	23/12/2015
BSF ESG Fixed Income Strategies A2 EUR	19,33%	LU0438336264	Euro	30/09/2009
MS INVF US Advantage ZH EUR	14,87%	LU0360484769	Euro	04/11/2008
DWS Invest Corporate Green Bonds TFC	11,51%	LU1956017633	Euro	15/03/2019
DWS Invest ESG Euro Bonds (Short) TFC	7,57%	LU1663869268	Euro	05/12/2017
BGF Continental Eurp Flex I2	6,82%	LU0888974473	Euro	20/02/2013
Robeco Global SDG Credits IH € Cap	5,83%	LU1811861431	Euro	16/05/2018
Nordea 1 - Eur HY Sust Str Bond BI EUR	5,72%	LU1927799012	Euro	15/01/2019
PIMCO GIS Em Mkts Bd ESG Ins EUR H Acc	4,11%	IE00BDSTPS26	Euro	16/10/2013
RBC Funds (Lux) - EM Eq O EUR	3,28%	LU1662744868	Euro	30/08/2017

Total Return

Time Period: 30/04/2021 to 30/11/2025



Rendimento Mensile



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	1,51	-0,42	-4,07	-1,25	4,40	1,66	1,64	-0,68	1,27	1,84	-1,45		4,28
2024	1,47	2,01	1,84	-1,32	1,39	1,87	0,53	0,43	1,34	-0,40	3,09	-0,48	12,34
2023	4,33	-1,74	0,65	-0,60	1,36	1,13	1,51	-0,08	-1,24	-1,18	3,77	2,64	10,84
2022	-5,08	-2,92	0,56	-4,57	-1,31	-4,78	7,96	-2,60	-5,99	1,96	3,65	-4,52	-17,11
2021					-0,15	2,14	1,14	1,93	-2,28	2,88	-0,32	2,19	

Statistiche 1 Anno

Orizzonte Temporale: 01/12/2024 to 30/11/2025

Standard Deviation	6,95
Rendimento	3,79
Indice di Sharpe	0,29
Indice di Sortino	0,33
Best Month %	4,40
Worst Month %	-4,07
Best Quarter %	4,81
Worst Quarter %	-3,04

Statistiche 2 Anni

Orizzonte Temporale: 01/12/2023 to 30/11/2025

Standard Deviation	6,09
Rendimento annualizzato	9,65
Indice di Sharpe	1,26
Indice di Sortino	1,45
Best Month %	4,40
Worst Month %	-4,07
Best Quarter %	5,41
Worst Quarter %	-3,04

GamaLife MultInvest Agenti - Linea Bilanciata ESG

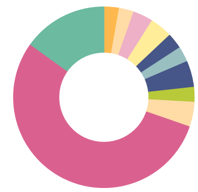
Asset Allocation

Data Portafoglio: 30/11/2025

	%
Azionari Internazionali Large Cap Growth	21,0
Global Flexible Bond - EUR Hedged	19,3
Altre Azioni	14,9
EUR Corporate Bond	11,5
EUR Diversified Bond - Short Term	7,6
Europe ex-UK Equity	6,8
Global Corporate Bond - EUR Hedged	5,8
EUR High Yield Bond	5,7
Global Emerging Markets Bond - EUR Hedged	4,1
Global Emerging Markets Equity	3,3
Totale	**100,0**

Equity Country - Top 10

Data Portafoglio: 30/11/2025



	%
Brazil	2,7
Canada	2,6
China	3,6
France	4,0
Germany	2,8
Japan	2,8
Netherlands	4,7
Taiwan	2,6
United Kingdom	4,4
United States	54,6
Altro	15,1
Totale	**100,0**

Equity Investment Style

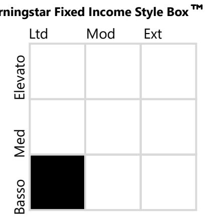
	Valore	Blend	Crescita
Large	8,1	33,8	36,9
Mid	4,1	5,4	8,9
Small	0,0	1,7	1,2

Market Cap Breakdown

Giant	45,68
Large	30,11
Mid	21,17
Small	3,01
Micro	0,03

Fixed Income Investment Style

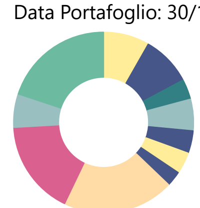
Morningstar Fixed Income Style Box™



Average Eff Maturity (Yrs)	
Qualita' del Credito media	A

Fixed Income Country - Top 10

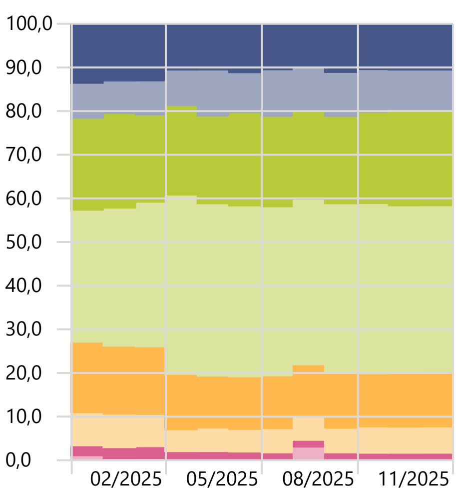
Data Portafoglio: 30/11/2025



	%
France	8,3
Germany	8,9
Italy	3,6
Japan	5,7
Netherlands	4,0
Spain	3,9
Sweden	2,7
United Kingdom	20,0
United States	17,0
Other Countries	6,0
Altro	19,9
Totale	**100,0**

Qualità del credito

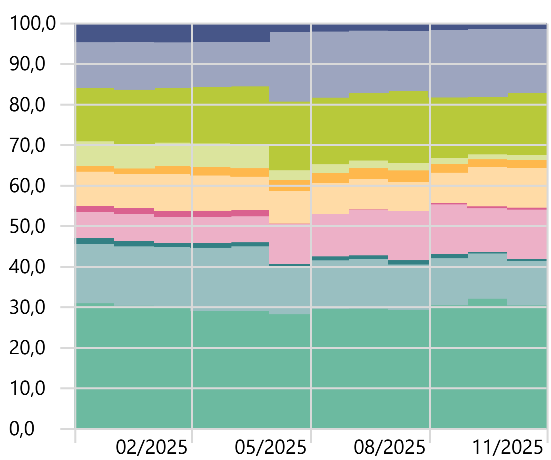
Time Period: 01/12/2024 to 30/11/2025



AAA · AA · A · BBB · BB · B · Below B · Not Rated

Settori Equity

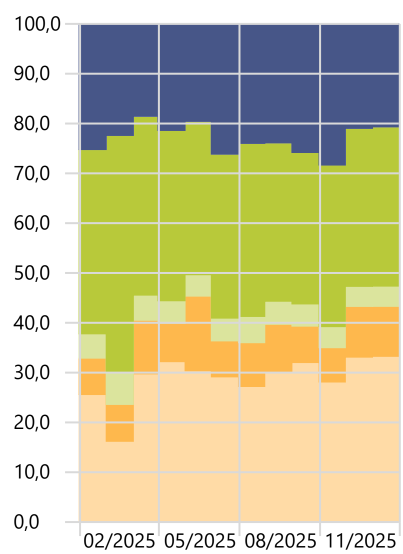
Time Period: 01/12/2024 to 30/11/2025



Basic Materials · Consumer Cyclical · Financial Services · Real Estate · Consumer Defensive · Healthcare · Utilities · Communication Services · Energy · Industrials · Technology

Settori Fixed Income

Time Period: 01/12/2024 to 30/11/2025



Government · Municipal · Corporate · Securitized · Cash & Equivalents · Derivative

GamaLife MultInvest Agenti - Linea Dinamica

GamaLife

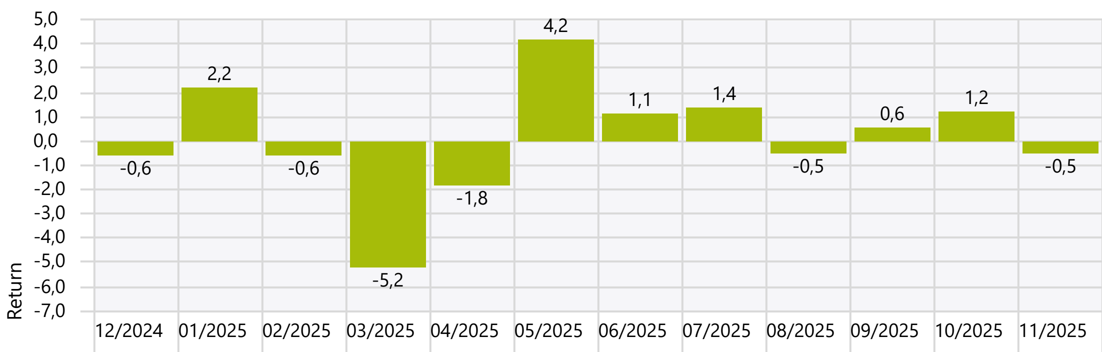
Informazioni Generali

	Peso	Isin	Divisa	Lancio
JPM US Select Equity Plus C (acc) EUR	21,95%	LU1718419333	Euro	23/02/2018
MS INVF Global Quality ZH EUR	20,13%	LU0955011761	Euro	22/11/2013
BGF Continental Eurp Flex I2	11,89%	LU0888974473	Euro	20/02/2013
PIMCO GIS Income Instl EURH Acc	10,05%	IE00B80G9288	Euro	30/11/2012
Nordea 1 - Eur HY Sust Str Bond BI EUR	7,76%	LU1927799012	Euro	15/01/2019
DWS Invest ESG Euro Bonds (Short) TFC	7,70%	LU1663869268	Euro	05/12/2017
PIMCO GIS Em Mkts Bd ESG Ins EUR H Acc	6,28%	IE00BDSTPS26	Euro	16/10/2013
Jupiter Dynamic Bond I EUR Acc	4,94%	LU0853555893	Euro	05/12/2012
Robeco Euro SDG Credits I EUR Cap	4,85%	LU0503372780	Euro	18/05/2010
RBC Funds (Lux) - EM Eq O EUR	4,45%	LU1662744868	Euro	30/08/2017

Total Return

Time Period: 01/03/2019 to 30/11/2025

Rendimento Mensile



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2025	2,22	-0,57	-5,19	-1,81	4,15	1,10	1,40	-0,51	0,59	1,23	-0,47		1,86
2024	1,95	2,83	2,05	-2,01	1,63	2,17	0,33	0,61	1,37	-0,91	3,47	-0,63	13,47
2023	4,93	-1,95	0,55	-0,16	1,03	1,69	1,16	-0,36	-1,93	-1,61	4,69	2,95	11,25
2022	-3,75	-2,85	0,71	-3,25	-1,41	-6,08	6,05	-2,21	-6,26	2,46	4,35	-4,09	-15,89
2021	0,17	1,85	2,59	2,33	0,78	1,98	-0,48	1,60	-2,67	3,47	-1,53	2,16	12,75
2020	0,92	-6,16	-9,55	9,67	4,32	3,02	2,93	3,29	-0,77	-0,81	7,57	2,69	16,69
2019				2,71	-4,24	3,68	1,86	-1,19	1,15	0,51	2,75	0,93	

Statistiche 1 Anno

Orizzonte Temporale: 01/12/2024 to 30/11/2025

Standard Deviation	8,43
Rendimento	1,22
Indice di Sharpe	-0,10
Indice di Sortino	-0,11
Best Month %	4,15
Worst Month %	-5,19
Best Quarter %	3,40
Worst Quarter %	-3,64

Statistiche 2 Anni

Orizzonte Temporale: 01/12/2023 to 30/11/2025

Standard Deviation	7,51
Rendimento annualizzato	9,08
Indice di Sharpe	0,95
Indice di Sortino	1,08
Best Month %	4,15
Worst Month %	-5,19
Best Quarter %	6,98
Worst Quarter %	-3,64

GamaLife MultInvest Agenti - Linea Dinamica

GamaLife

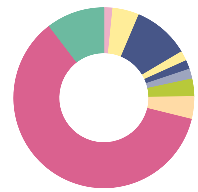
Asset Allocation

Data Portafoglio: 30/11/2025

	%
US Large-Cap Blend Equity	21,9
Altre Azioni	20,1
Global Flexible Bond - EUR Hedged	15,0
Europe ex-UK Equity	11,9
EUR High Yield Bond	7,8
EUR Diversified Bond - Short Term	7,7
Global Emerging Markets Bond - EUR Hedged	6,3
EUR Corporate Bond	4,8
Global Emerging Markets Equity	4,4
Totale	**100,0**

Equity Country - Top 10

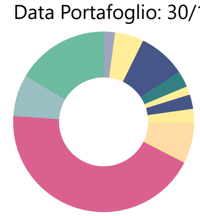
Data Portafoglio: 30/11/2025



	%
China	1,6
France	4,8
Germany	5,1
Netherlands	5,0
Spain	1,8
Sweden	1,6
Switzerland	1,8
Taiwan	3,2
United Kingdom	4,0
United States	60,8
Altro	10,3
Totale	**100,0**

Fixed Income Country - Top 10

Data Portafoglio: 30/11/2025



	%
Australia	2,1
France	5,2
Germany	8,5
Italy	2,9
Mexico	1,5
Netherlands	2,6
Spain	2,6
United Kingdom	7,2
United States	43,5
Other Countries	7,5
Altro	16,4
Totale	**100,0**

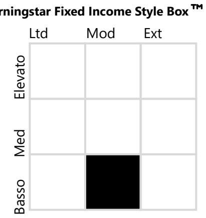
Equity Investment Style

	Valore	Blend	Crescita
Large	21,4	35,1	28,1
Mid	1,7	8,6	4,8
Small	0,0	0,1	0,2

Market Cap Breakdown	
Giant	43,15
Large	41,11
Mid	15,50
Small	0,20
Micro	0,04

Fixed Income Investment Style

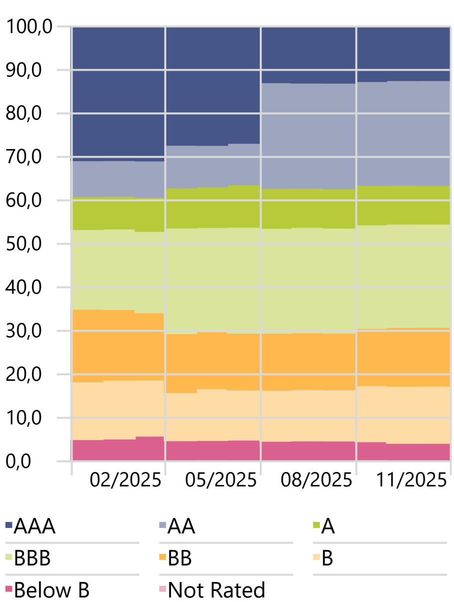
Morningstar Fixed Income Style Box ™



Average Eff Maturity (Yrs)	
Qualita' del Credito media	A

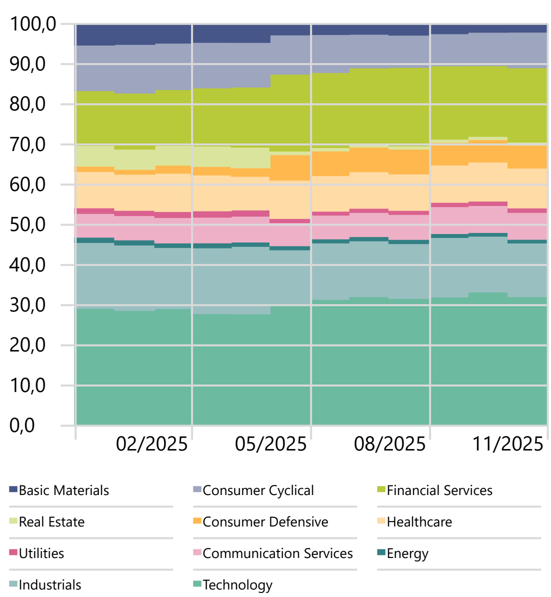
Qualità del credito

Time Period: 01/12/2024 to 30/11/2025



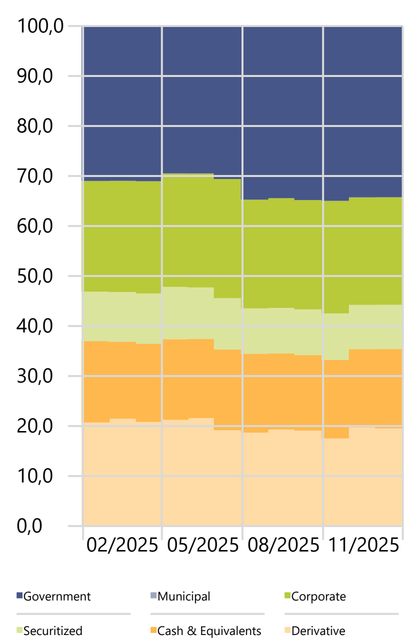
Settori Equity

Time Period: 01/12/2024 to 30/11/2025



Settori Fixed Income

Time Period: 01/12/2024 to 30/11/2025



MORNINGSTAR