

Key Investor Information

This document provides key investor information about this fund ("Fund"). It is not marketing material. The information is required by law to help investors understand the nature and the risks of investing in this Fund. Investors are advised to read it so to make an informed decision about whether to invest.

Globalance - Zukunftbeweger focused I (CHF), a Share Class of Globalance - Zukunftbeweger focused

Management Company
ISIN

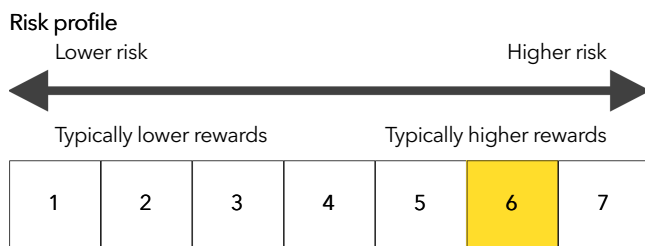
MultiConcept Fund Management S.A., Luxembourg
LU2049785574

Objectives and investment policy

The investments in this equity fund are actively managed with the aim of achieving commensurate, long-term capital appreciation. The fund is actively managed without reference to any benchmark. The Fund has a sustainable investment objective (within the meaning of Article 9 of Regulation (EU) 2019/2088). Details are available in the prospectus and the ESG website disclosure of the fund. The fund invests at least 60% of its net assets in equities and equity-type securities that address global themes such as the energy revolution, circular economy, mobility solutions, megacities, and quality of life. Up to 40% of net assets can be invested in cash and cash equivalents, and up to 20% in structured products. The fund invests without being restricted to a certain country, region, or currency. Investments in Chinese securities

are conducted via the Stock Connect link and involve the specific risks applicable to this market. More than 50% of the Fund's assets will be invested on an ongoing basis in equity participations within the meaning of German Investment Tax Act ("GInvTA"). Derivatives can be used for hedging against price and currency fluctuations as well as for investment purposes. Investors can subscribe or redeem shares on any bank business day in Luxembourg. This share class is not entitled to regular distributions. The fund bears the costs of standard brokerage and bank fees on securities transactions for the portfolio. These charges are not included in the "Charges" section of this document.

Risk and reward profile



The Fund's risk and reward profile shows the variations in value an investment in this Fund would have undergone over the past five years, whereby simulated performance data is used in the case of missing history. The Fund's risk rating may change in the future. Please note, higher possible gains generally also mean higher possible losses. The lowest risk category does not mean that the Fund is risk free.

Why is the Fund in the specific category?

Amongst other, equity prices mainly reflect the expected prospects of firms, as estimated by market participants. Expectations tend to fluctuate more strongly in times of higher uncertainty.

Are there any other particular risks?

The Fund's risk and reward profile does not reflect the risk inherent in future circumstances that differ from what the Fund has experienced in the recent past. This includes the following events which are rare but can have a large impact.

- **Credit risk:** Issuers of assets held by the Fund may not pay income or repay capital when due. The Fund's investments have low credit risk.
- **Liquidity risk:** Assets cannot necessarily be sold at limited cost in an adequately short timeframe. Part of the Fund's investments may be prone to limited liquidity. The Fund will endeavor to mitigate this risk by various measures.
- **Counterparty risk:** Bankruptcy or insolvency of the Fund's derivative counterparties may lead to payment or delivery default. The Fund will endeavor to mitigate this risk by the receipt of financial collateral given as guarantees.
- **Operational risk:** Deficient processes, technical failures or catastrophic events may cause losses.
- **Political and Legal risks:** Investments are exposed to changes of rules and standards applied by a specific country. This includes restrictions on currency convertibility, the imposing of taxes or controls on transactions, the limitations of property rights or other legal risks. Investments in less developed financial markets may expose the Fund to increased operational, legal and political risk.
- **Sustainability risks:** Sustainability risks are environmental, social or governance events or conditions that can have a material negative effect on the return, depending on the relevant sector, industry and company exposure.
- **Shanghai-Hong Kong Stock Connect risk:** the Fund may suffer difficulties or delays in enforcing its rights in China A-shares given that the securities regimes and legal systems of the Shanghai and Hong Kong markets differ significantly. In addition, the Fund and the Custodian cannot ensure that the Fund's ownership of the Shanghai Stock Exchange securities or title thereto is assured in all circumstances.

Charges

One-off charges taken before or after the investment	
Entry charge	2.00%
Exit charge	Not applicable
Switch charge	0.50%
This is the maximum amount that may be deducted from the investor's money before it is invested or before the proceeds of the investment are paid out.	
Charges debited to the Fund over a year	
Ongoing charge	1.12%

Charges debited to the Fund under certain specific conditions	
Performance fee	Not applicable

Charges debited to investors are used to pay for the cost of running the Fund, including marketing and distribution costs. These charges reduce the potential growth of the investment.

The **entry** and **exit charges** shown are the maximum figures that can be charged to the investor. Investors may obtain the fees effectively applied from their individual financial adviser or distributor.

The **ongoing charges** figure is based on last year's expenses for the year ending August 31, 2021. This figure may vary from year to year.

It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling shares/units in another collective investment undertaking.

Past performance

Performance disclaimer

Please note that performance in the past is not a reliable indicator of future results.

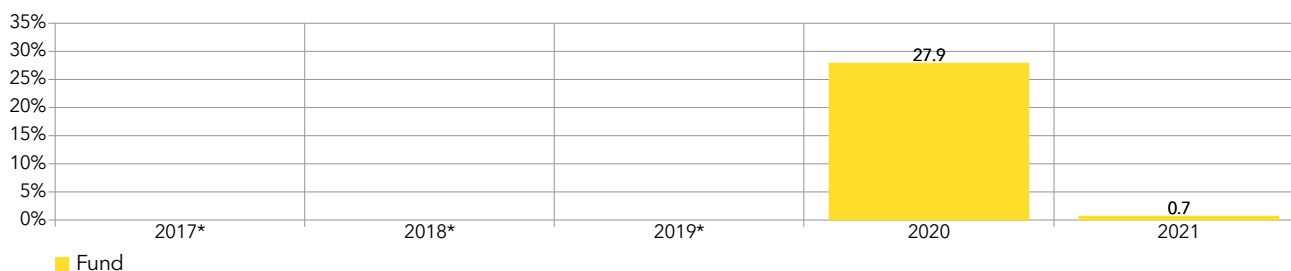
Charges and fees

The performance chart shows the Fund's investment returns as a percentage change in NAV from one year-end to the next in the Share Class currency.

The fees for the ongoing fund charges are included in the calculation of past performance. The entry/exit fees are excluded from the calculation of past performance.

Fund launch date and currency

The Fund was launched on November 11, 2019.
The Share Class was launched on November 11, 2019.
The base currency of the Fund is USD.
The currency of the Share Class is CHF.
Past performance has been calculated in CHF.



* For this reference period, no data is available for the Share Class. The Share Class was launched on November 11, 2019.

Practical information

Depository bank

Credit Suisse (Luxembourg) S.A., Luxembourg

Further information

Further information about Globalance, its prospectus and its latest annual and semi-annual report may be obtained free of charge, in German, from MultiConcept Fund Management S.A, 5, rue Jean Monnet, L-2180 Luxembourg or the appointed distributors.

Details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including a description of the global Credit Suisse Group compensation committee are available on <https://www.credit-suisse.com/microsites/multiconcept/en.html> and will be made available to investors free of charge upon request.

Price publication

The latest prices of the shares are available on <https://www.credit-suisse.com/microsites/multiconcept/en.html>.

Conversion of units/shares

Investors are entitled to exchange their equities either partially or in full for equities of another class of the Globalance Zukunftbeweger focused, provided the relevant conditions are met.

Specific fund information

More share classes may be available for this Fund. For further details, investors should refer to the prospectus.

Tax legislation

The Fund is subject to the tax laws and regulations of Luxembourg. Depending on the investor's country of residence, this might have an impact on the personal tax position of the investor. For further details, the investor should consult a tax adviser.

Liability statement

MultiConcept Fund Management S.A., Luxembourg may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.