

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. This information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

# Vontobel

## Vontobel Fund (CH) - Pension Invest Yield

ISIN	CH0578494418	a sub-fund of Vontobel Fund (CH)
Share class	YV	Fund management company: Vontobel Fonds Services AG, a Vontobel Group company
Currency	CHF	

### Objectives and investment policy

The sub-fund aims to achieve steady income coupled with capital gains and to preserve the value of the assets in real terms while unlocking potential for additional gains. The sub-fund complies with the investment restrictions for occupational pensions under the Swiss Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV2).

- The sub-fund invests at least 60% of its assets in interest-bearing securities and no more than 35% in equities and equity-like securities. These investments may be made by means of collective investment schemes (target funds).
- The sub-fund invests worldwide, mainly in securities issued by public-law and/or private debtors and in equities issued by companies that meet the sustainability criteria.
- Derivatives may be used for hedging purposes and for efficient portfolio management. This does not result in leverage.
- The portfolio manager can make investments at his or her own discretion within the predefined investment limits.

- Income is not paid out; it is retained for reinvestment.
- The sub-fund pays the charges for buying and selling securities. These are payable in addition to the charges listed and reduce the sub-fund's return.
- You can redeem shares in the sub-fund on any working day. The only exceptions are on public holidays in Switzerland or if a large number of stock exchanges and markets in which the sub-fund invests are closed.
- YV shares are reserved exclusively for certain investors as defined in the prospectus.

### Risk and reward profile



The above indicator does not quantify the risk of a possible capital loss. Rather, it represents the fluctuations in the sub-fund's value in the past.

- The share class is in this category because its price can fluctuate moderately due to the investment policy applied.
- The historical data taken to calculate the profile cannot be used as a reliable guide to the future risk profile of the sub-fund.
- The risk category shown is not guaranteed and may change.
- The lowest risk category does not mean a risk-free investment.

It is possible that not all risks were captured when assigning the share class of the sub-fund to a risk category because of the calculation model used. Such risks include risks connected with exceptional market events, operational errors and legal or political events. You can find a detailed list of the risks in the "Notice on risks" section of the prospectus. The following risks have no direct influence on this categorization, but may still be important:

- The sub-fund invests in securities whose credit quality may deteriorate. As such, there is a risk that the securities issuer may fail to fulfil its obligations. If an issuer's creditworthiness is downgraded, the value of this investment may fall.
- The sub-fund also includes sustainability criteria in its investment process. This may lead to the sub-fund performing better or worse than a conventionally managed portfolio.
- This class of the sub-fund was launched in CHF. However, the sub-fund may invest in securities denominated in other currencies, which means that this class may be exposed to an increased currency risk.

## Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### ONE-OFF CHARGES BORNE BY THE INVESTOR

<b>Issue fee</b>	5.00%
<b>Redemption fee</b>	0.00%
<b>Switching commission</b>	5.00%

This is the maximum that might be deducted from your investment.

### CHARGES TAKEN FROM THE FUND OVER A YEAR

<b>Ongoing charges</b>	0.47%
------------------------	-------

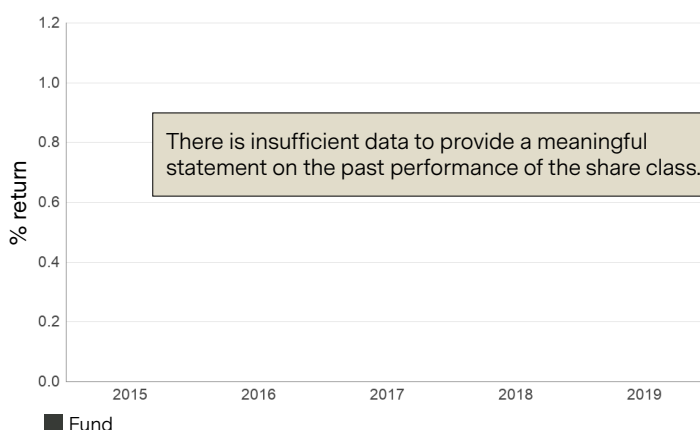
### CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS

#### Performance fee

not charged

## Past performance

- Shares were first issued for this share class in 2020. The sub-fund was launched in 2015.



## Practical information

- The fund's depository is RBC Investor Services Bank S.A., Esch-sur-Alzette, Zurich branch.
- The prospectus with integrated fund contract, up-to-date semi-annual and annual reports, share prices, available share classes and other practical information are available free of charge at [www.vontobel.com/am](http://www.vontobel.com/am) in English and German.
- To obtain the documents, you can also contact the fund management company, Vontobel Fonds Services AG, Gotthardstrasse 43, 8022 Zurich or the paying agent, Bank Vontobel AG, Gotthardstrasse 43, 8022 Zurich.
- The fund is governed by Swiss tax law. This may have an influence on your investment in the fund, depending on where you are domiciled. Please consult your tax adviser for more precise details.
- This sub-fund is part of an umbrella fund. The various sub-funds are not liable for one another, i.e. only the gains and losses of this sub-fund are relevant for you as an investor. You can request the conversion of some or all of your shares into shares of the same class of another sub-fund in accordance with the "Further information" section of the prospectus.
- Vontobel Fonds Services AG 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 contract and the prospectus.