

## 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.

# Strategie Dynamisch (CHF)

a sub-fund of ZugerKB Fonds, class B

ISIN: CH0439000198

Fund management company: Vontobel Fonds Services AG, a Vontobel Group company.

## Objectives and investment policy

The investment policy of the sub-fund is to achieve capital gains and long-term capital growth, in addition to a steady income. The sub-fund is oriented to investment restrictions for occupational pensions in accordance with the Swiss Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV2).

- The sub-fund invests a maximum of 80% in equities and equity-like securities as well as a maximum of 40% in interest-bearing securities. Investments may be made by means of collective investment schemes (target funds). The alternative investments asset class is formed solely by indirect instruments.
- The sub-fund invests globally in securities issued by public-law, quasi-public and/or private debtors and in equities issued by companies. In addition, it invests indirectly in alternative investments (in particular real estate, commodities and precious metals).
- 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. The selection of the target funds is based on a qualitative and quantitative analysis (best-in-class principle).
- Income is not paid out, but retained for reinvestment.
- The charges for buying and selling securities are paid by the sub-fund. They 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.

## Risk and reward profile

Low risk Higher risk

← →

Typically low yield Typically higher yield

1	2	3	4	5	6	7
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The above-mentioned indicator does not quantify the risk of a possible capital loss, but represents the fluctuations in the sub-fund's value in the past.

- The share class is assigned to this category because its share 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.

When assigning a sub-fund's share class to a risk category, it may be the case that not all risks are taken into account. Such risks include risks in connection with exceptional market events, operations errors as well as legal and political events. You can find a detailed list of the risks in the "Risks of investing in the umbrella fund" section of the prospectus. The following risks have no direct influence on this categorisation, but may still be important:

- Alternative investments may involve special charges and risks. The latter may consist of high fluctuations in value, liquidity risks and legal and operating risks.
- This class of the sub-fund was launched in CHF. But the sub-fund may invest to a considerable extent in securities denominated in other currencies, which means that this class may be exposed to an increased currency risk.
- In accordance with Art. 50 para. 4 BVV 2, the equity and foreign exchange components of this sub-fund are greater than in traditional pension funds. The sub-fund is appropriate for investors with a corresponding risk appetite. The risk of loss is higher than with traditional pension funds.

## Charges

The charges are levied for the running of the collective investment scheme, including marketing and distribution. These costs reduce the potential growth of your investment.

### One-off charges borne by the investor

**Issue fee** 2.00%

**Redemption fee** not charged

**Switching commission** 2.00%

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

### Charges taken from the fund over a year

**Ongoing charges** 1.41%

### Charges taken from the fund under certain specific conditions

**Performance fee:**  
not charged

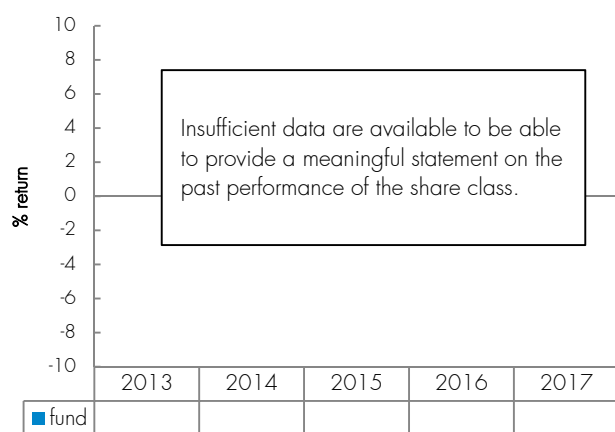
The charges shown are maximum figures. In some cases you might pay less – please consult your financial adviser on this point.

The figure for the ongoing charges is an estimate, as no meaningful data is available yet for this share class. This figure may vary from year to year. It does not include:

- The fund's transaction costs, except for those paid by the fund when buying or selling units of other collective investment schemes.

For more information on charges, please see the "Fees and incidental costs" section of the prospectus, available at [www.zugerkb.ch](http://www.zugerkb.ch).

## Past performance



- Shares were first issued for this share class in 2018.

## Practical Information

- The custodian bank of the fund 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 and further practical information are available free of charge in English and German over the Internet at [www.zugerkb.ch](http://www.zugerkb.ch).
- To obtain the documents, you can also contact the fund management company, Vontobel Fonds Services AG, Gotthardstrasse 43, 8022 Zurich or the paying agent/custodian bank, RBC Investor Services Bank S.A., Esch-sur-Alzette, Zurich branch.
- The fund is subject to Swiss tax law. This may have an impact on your investment in the fund, depending on where you live. If you have any questions in this regard, please contact your tax advisor.
- 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 sales 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.