

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

BERGOS Euro Credit - A

PMG Investment Solutions AG

CH0504176956

www.pmg.swiss

Call for more information +41 44 215 2838

Eidgenössische Finanzmarktaufsicht FINMA is responsible for supervising PMG Investment Solutions AG in relation to this Key Information Document

10. December 2024

Warning: You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

The investment objective of BERGOS Euro Credit is mainly to achieve medium to long-term capital and value growth primarily through investments in debt securities and debt securities rights in the reference currency EUR.

Term

This collective investment scheme is a contractual and open-ended investment structure without a specific term. According to the fund contract, the fund management company (manufacturer) or the custodian bank may terminate this collective investment scheme without notice by terminating the fund contract without notice.

Objectives

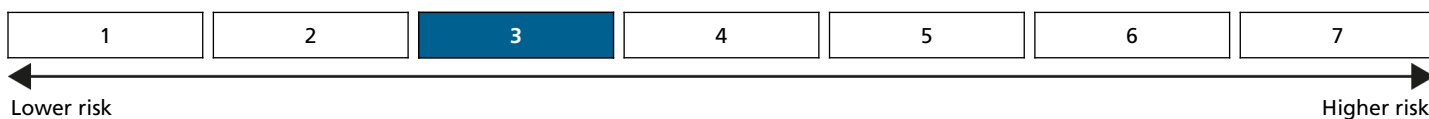
The investment objective of BERGOS Euro Credit is mainly to achieve medium to long-term capital and value growth primarily through investments in debt securities and rights in the reference currency EUR.

Intended retail investor

The sub-fund Euro Credit is intended as an investment vehicle for investors who, with a medium-term investment horizon, are primarily seeking a current income. Investors may accept temporary fluctuations in the net asset value of the fund units.

What are the risks and what could I get in return?

Risk Indicator:



The risk indicator assumes you keep the product until 5 years .

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the fund are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks: Other risks: Political risks, economic risks, systemic risks, operational risks, liquidity risks, currency risks, interest rate risks, credit risks, equity risks.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance-Scenarios:

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance over the last 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

This type of unfavorable scenario occurred for an investment between 30.09.2021 - 30.09.2022 (If you exit after 1 year), 30.09.2017 - 30.09.2022 (If you exit after 5 years).

This type of moderate scenario occurred for an investment between 30.04.2016 - 30.04.2017 (If you exit after 1 year), 31.01.2019 - 31.01.2024 (If you exit after 5 years).

This type of favorable scenario occurred for an investment between 31.03.2020 - 31.03.2021 (If you exit after 1 year), 29.11.2019 - 29.11.2024 (If you exit after 5 years).

Recommended holding period: 5 years Example Investment: 10'000 EUR		If you exit after 1 year	If you exit after 5 years
Worst case scenario	You could lose some or all of your investment		
Stress scenario	What you might get back after costs	8'370.00 EUR	8'340.00 EUR
	Average return each year	-16.30 %	-3.57 %
Unfavourable scenario	What you might get back after costs	9'170.00 EUR	9'210.00 EUR
	Average return each year	-8.30 %	-1.63 %
Moderate scenario	What you might get back after costs	9'970.00 EUR	9'670.00 EUR
	Average return each year	-0.30 %	-0.67 %
Favourable scenario	What you might get back after costs	10'750.00 EUR	10'020.00 EUR
	Average return each year	7.50 %	0.04 %

What happens if PMG Investment Solutions AG is unable to pay out?

The investments of the collective investment scheme are held separately from the assets of PMG Investment Solutions AG as the fund management company and from the corresponding custodian bank. This means that you will not lose your investment in the event of any insolvency of PMG Investment Solutions AG, you will not lose your investment.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10'000 EUR Investment.

	If you exit after 1 year	If you exit after 5 years
Total costs	49.00 EUR	240.88 EUR
Annual cost impact (*)	0.49%	0.49%

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be -0.18 % before costs and -0.67 % after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
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Entry costs	We do not charge an entry fee	0 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so	0 EUR

Ongoing costs taken each year

Management fees and other administrative or operating costs	0.45% of the value of your investment per year	45 EUR
Transaction costs	0.04% This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	4 EUR

Incidental costs taken under specific conditions

Performance fees and carried interest	There is no performance fee for this product.	0 EUR
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Distribution fee:

No additional distribution fees are charged.

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

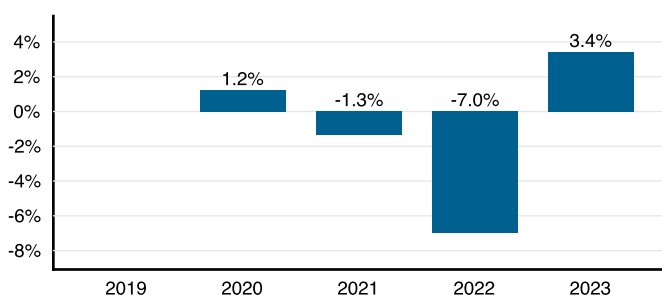
This product has no minimum holding period, but has been created for a long term investment. You should therefore be prepared to stay invested with your investment for at least 5 . However, you can return your investment on any banking day in Switzerland.

How can I complain?

If you wish to make a complaint about this collective investment scheme or about the person who sold you this fund or advised you about this fund, you can do so as follows:

- By telephone: You can make your complaint by calling +41 44 215 2838.
- E-mail or by mail: You can make your complaint via e-mail to pmg@pmg.swiss or by mail to PMG Investment Solutions AG, Dammstrasse 23, 6300 Zug.
- Website: You can address your complaint via our website www.pmg.swiss in the "Contact" section to us or to the ombudsman office indicated on the website.

Other relevant information



This chart shows the fund's performance as the percentage loss or gain per year over the last 4 years.

Past performance is not a reliable indicator of future performance.

Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past

Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.

The share class shown has been launched on 30. October 2019 .

The historical performance was calculated in EUR .

The monthly calculations of previous performance scenarios can be found under <https://www.pmg.swiss/de/fonds-dokumente/>.

As the fund management company of this collective investment scheme, we are obliged to provide the relevant fund documents (the current fund prospectus and contract as well as the semi-annual and annual reports) free of charge. These and other fund documents are available on our website www.pmg.swiss under "Funds / Documents".

This information is for advertising and information purposes and is intended for distribution in Switzerland only.

Calculations based on: Commission Delegated Regulation (EU) No 2017/653 supplementing Regulation (EU) No 1286/2014 of the European Parliament and of the Council on key information documents (KIDs) for packaged retail investment products and insurance investment products (PRIIPs) with regulatory technical standards regarding the presentation, content, review and revision of these KIDs and the conditions for fulfilling the obligation to provide them.