

# Key Information Document

The present key information document provides you with essential information on this financial instrument (the «product»). It does not constitute advertising material. This information is required by law in order to help you to understand the nature of this product and the risk, costs and possible gains and losses associated with it, and to compare it with other products.

You are about to acquire a product that is not simple and can be difficult to understand.

## Product

**DWS (CH) Swiss Franc Investment Grade Bonds - ID100**

**ISIN: CH0111176886**

**Manufacturer:** Solutions & Funds SA, Promenade de Castellane 4, 1110 Morges

**Tel.:** +41 22 365 20 70

**Web:** www.solutionsandfunds.com

**Competent Authority:** Autorité fédérale de surveillance des marchés financiers FINMA

**Creation date:** 30.08.2024

The management company Solutions & Funds SA and the product are authorised in Switzerland.

## What is this product?

The investment objective of the subfund of this umbrella fund is mainly, by investing in a portfolio of domestic and foreign debt securities and book-entry debt securities, while diversifying risk, to achieve long-term capital growth and a steady investment income in Swiss francs that exceed the benchmark index (SBI AAA-BBB Total Return – SBR14T). The subfund adheres to the investment restrictions for pension funds in accordance with the Ordinance on Occupational Retirement, Survivors' and Disability Pension Plans (BVV2). This subfund invests primarily in Swiss franc (CHF) denominated bonds, notes, other fixed or floating-rate debt securities, book-entry debt securities and money market instruments issued by private and public-sector borrowers domiciled in Switzerland or abroad and in other investments permitted under the fund contract.

Derivatives can be used for hedging purposes and for efficient portfolio management. Furthermore, derivatives can also be used for investment purposes. This does not produce a leverage effect.

Income can be distributed each year.

The currency of the subfund is CHF and the currency of the share class is CHF.

ID100 shares are exclusively reserved for institutional investors that invest at least CHF 100 million per initial subscription or have entered into a corresponding agreement with DWS CH AG or its distribution partner. Taking into consideration the minimum recommended holding period, the return will depend on the performance of the underlying investments.

The custodian bank of the fund is CACEIS Investor Services Bank S.A., Esch-sur-Alzette, Zurich branch.

The sub-fund is intended for retail investors with knowledge and/or experience of these types of products, that have obtained appropriate investment advice, that have medium to long-term investment horizon and that have the ability to bear losses up to the amount they have invested in the sub-fund.

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

### Risk Indicator

← Typically lower profit  
← Lower risk

Typically higher profit →  
Higher risk →

1	2	3	4	5	6	7
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The risk indicator is a guide to the level of risk of this fund compared to other products. It shows how likely it is that the product will lose money because of movements in the markets. On a scale of 1 to 7, we have classified this product in the above risk class. Be aware of currency risk if your base currency is different from the product currency. You may receive payments in a different currency, so the final return you receive depends on the exchange rate between the two currencies.

Investors should note that the product may be exposed to other risks such as operational, counterparty, political and legal risks that are not mentioned in the risk indicator. As this product does not provide protection against market fluctuations, you may lose all or part of your investment.

## Performance Scenarios

Investment: CHF 10'000.00 Scenarios		Early cancellation after one year	Cancellation by 3 years
Pessimistic	Amount payed out avg. yield per year	CHF 8'756.34 -12.44%	CHF 8'413.09 -5.60%
Medium	Amount payed out avg. yield per year	CHF 9'912.47 -0.88%	CHF 9'811.77 -0.63%
Optimistic	Amount payed out avg. yield per year	CHF 10'656.02 6.56%	CHF 10'267.18 0.88%

This table shows the amount you could get back over the next 3 years (recommended holding period - RHP) under different scenarios, assuming that you invest 10'000 in the fund currency. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

The figures shown include all the costs of the fund 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 happens if Solutions & Funds SA is unable to pay out?

Investors who have invested in this product will not suffer any financial loss in the event of a default by Solutions & Funds SA as the sub-fund is considered a separate legal entity with separately managed assets.

## What are the costs?

### Costs over time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the fund itself, for two different holding periods. They include potential early exit penalties. The figures assume you invest 10'000 in the fund currency. The figures are estimates and may change in the future. The person selling you or advising you about this fund may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment: CHF 10'000.00 Scenarios	Early cancellation after one year	Cancellation by 3 years
Total costs	CHF 38.66	CHF 115.25
Reduction in yield (RIY) per year	0.39%	0.39%

This table shows the impact on return per year			
One-time costs	Subscription fee	0.00%	Impact of the costs you have to pay when you make your investment (the maximum costs are shown, you may possibly pay less).
	Redemption fee	0.00%	Impact of the costs you have to pay when you exit your investment (the maximum costs are shown, you may possibly pay less).
Running costs	Transactions costs	0.24%	Impact of the costs of buying and selling underlying instruments for the product. This is an estimate of the costs incurred.
	Other ongoing costs	0.15%	Impact of costs deducted annually for investment management. This is an estimate based on actual costs over the last year.
	Performance costs	0.00%	The impact of the performance fee. This is retained from your investment if the product outperforms its benchmark. The aggregated cost estimation includes the average over the last 5 years.

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

### **Recommended holding period in years: 3**

In accordance with the investment objective described above, the product is designed for a long-term investment horizon. This is an open-ended product. The investor can sell the investment daily, with the exception of public holidays in Switzerland.

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## **How can I complain?**

If you have any complaints about the product, please contact the person who recommended the product to you or the fund management company directly: Solutions & Funds SA, Promenade de Castellane 4, 1110 Morges, e-mail: [info@solutionsandfunds.com](mailto:info@solutionsandfunds.com).

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## **Other relevant information**

As fund management company of this collective investment scheme, we are obliged to provide you with the relevant fund documents (current fund prospectus and agreement as well as the semi-annual and annual reports) free of charge. These documents and other fund documents are available in the "Fund" section of our website "[www.solutionsandfunds.com](http://www.solutionsandfunds.com)".