

GUTZWILLER ONE

US EQUITIES

Key Information Document

Purpose

This key information document provides you with essential information about this financial instrument (the "product"). It is not marketing material. This information is required by law to help you understand the nature, risk, cost and potential gains and losses of this product and to compare it with other products.

Product

Product Name: Gutzwiller ONE **ISIN:** CH0012453558
Name of manufacturer: Gutzwiller Fonds Management AG, Kaufhausgasse 5, 4051 Basel - Call: +41 61 205 70 00 or visit www.gutzwiller-funds.com for more information - **Competent regulatory authority:** Swiss Financial Market Supervisory Authority (FINMA) - **Product approval:** This product requires FINMA approval
Date of publication: October 28th 2024

Warning

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

What is this product ?

Legal form and applicable law

This product is a contractual investment fund of the "securities fund" type pursuant to the Swiss Law "Collective Investment Schemes Act, CISA", dated June 23, 2006.

Investment objective and strategy

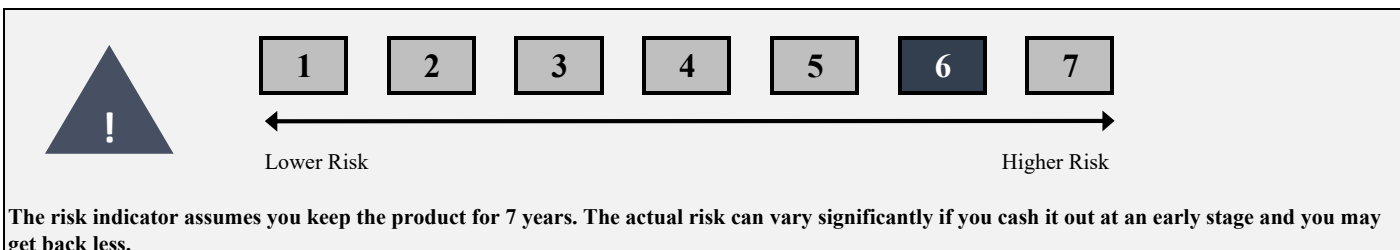
The investment objective is mainly to achieve maximum growth of the capital by investing in equities. The product invests primarily in equities of listed companies as well as in other investments permitted under the fund contract. In selecting securities, preference is given to investments in the US economic area. The investment fund pursues an active, conservative and long-term investment policy with a time horizon of 5 to 10 years without being tied to industries or sectors and does not follow the weightings of an index. The management avoids market concentrations and distributes the investments among the 30 to 40 stocks with promising earnings or asset value potential. There are no transactions with derivatives. No distributions are made. The income of the investment fund is added to the fund assets for reinvestment.

Duration and target customer

This fund applies to retail investors with a basic financial understanding, who can accept a possible loss on the investment amount. The fund is aimed at growing the investment value, while granting daily access to the capital under normal market conditions. With their investment in this fund, investors can satisfy long term investment needs. The fund is suited to be acquired subject to a test of the investor's financial knowledge and experience. The product has been established for an indefinite period of time. The manufacturer may terminate the product early. The amount you will receive upon early termination may be less than the amount you invested.

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

Risk Indicator



The risk indicator helps you assess the risk associated with this product compared to other products. It shows how likely you are to lose money on this product because the markets develop in a certain way or because we are unable to pay you out.

We have placed this product in risk class 6 on a scale of 1 to 7, where 4 corresponds to a medium risk class

You may incur a loss if market developments are unfavorable. Be aware of currency risk if your reference currency is different from the currency of the product. You may receive payments in a different currency, so your final return will depend on the exchange rate between the two currencies. This risk is not taken into account by the risk indicator.

Investors are advised that the product may be exposed to other risks, such as operational, counterparty, political and legal risks, which the risk indicator also does not take into account. This product does not include protection against future market developments, so you may lose all or part of the invested capital.

Performance-Scenarios

Investment USD 10'000		Scenarios		1 year	3 years	7 years recommended holding period	
Unfavourable Scenario	What you might get back after costs	USD	8'124	USD	5'583	USD	2'637
	Average return each year		-18.76%		-17.66%		-17.34%
Moderate Scenario	What you might get back after costs	USD	10'131	USD	10'827	USD	12'366
	Average return each year		1.31%		2.68%		3.08%
Optimistic Scenario	What you might get back after costs	USD	10'991	USD	13'826	USD	21'877
	Average return each year		9.91%		11.40%		11.83%

This table shows the money you might could get back over the next 7 years, under different scenarios, assuming that you invest USD 10'000.

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 product. 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 happens if Gutzwiller Fonds Management AG is unable to pay out?

The assets of the product are held in custody by the custodian bank separately from the assets of Gutzwiller Fonds Management AG. The insolvency of the fund management company will therefore not affect the value of the product.

What are the costs?

Costs over time

Reduction in Yield (RIY) shows how the total costs you pay affect the investment return you might receive. Total costs include one-time, ongoing, and incremental costs. The amounts shown here represent the cumulative costs of the product for three different holding periods.

Amounts include potential fees incurred upon early exit. The figures shown assume that you invest USD 10,000.

The figures are estimates and may be different in the future. The person who sells you this product or advises you on it may charge you other costs. If this is the case, the person will inform you of these costs and show you how all costs may affect your investment over time.

Investment USD 10'000.00 Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 7 years (recommended holding period)
Total costs	USD 447	USD 924	USD 1'808
Impact on return (RIY) per year	4.47%	3.18%	2.81%

The table below shows:

- how the different types of costs each year affect the investment return you may receive at the end of the recommended holding period
- the meaning of the different cost categories

This table shows the impact on return per year

One-off costs	Entry costs (maximum)	2.0%	Impact of the costs you pay when entering your investment.
	Exit costs	0.0%	Impact of the costs incurred when you exit your investment on maturity.
Ongoing costs	Portfolio transaction costs	0.72%	The impact of the costs of buying and selling underlying investments for the product.
	Other ongoing costs	1.75%	The impact of the costs that we take annually for managing your investments.
Incidental costs	Performance fee	n/a	Performance fees are not applicable for this product.
	Carried Interest	n/a	Carried interests are not applicable for this product.

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

The Recommended Holding Period (RHP) of this product is 7 years which is the period over which an investment into the product is expected to break-even. Please note that this is not guaranteed. The more your actual holding period differs from the product's Recommended Holding Period, the more your actual risk of losing money will deviate from the product assumptions. If you wish, you can redeem before the RHP at the Net Asset Value of the product. Also, you might have needs and constraints implying a completely different holding period suitable to you. Thus, we recommend you to discuss this point with your financial advisor. The investor can redeem their fund units on every bank business day. No redemption or penalty fees will be charged at the level of the product.

How can I complain?

Any complaint regarding the person advising on, or selling the product can be submitted directly to that person or bank. Any complaint regarding the product or this document can be submitted to the distributor under the following address: Gutzwiller Fonds Management AG, Kaufhausgasse 5, CH-4051 Basel. Investors shall note that a complaint can be also addressed by e-mail to: info@gutzwiller-funds.com

Other relevant information

This Key Information Document does not contain all information on this product. Further information on the Gutzwiller ONE investment fund, the prospectus with integrated fund contract and the current annual and semi-annual reports can be obtained free of charge from Gutzwiller Fonds Management AG or downloaded from www.gutzwiller-funds.com. The information contained in this document does not constitute a recommendation to buy or sell the product and is not a substitute for individual advice from the investor's bank or advisor.