

Key Information Document

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.

zCapital Swiss Small & Mid Cap Fund A Klasse

ISIN: CH0045341648

Manufacturer: LLB Swiss Investment Ltd., Claridenstrasse 20, 8002 Zurich

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Competent Authority: Swiss Financial Market Supervisory Authority FINMA, Bern

Creation date: Mar 21, 2022

What is this product?

Type: This investment product is a Swiss collective investment scheme (fund) classified as "Securities Fund" that has received the required approval from the Swiss Financial Market Supervisory Authority (FINMA). According to EU classification, this fund is a non-EU AIF.

Investment strategy/objectives: The investment objective pursued by this collective investment scheme predominantly consists of achieving capital growth through investment in a portfolio consisting of Swiss small and mid cap equities. The investments of the subfund may focus on few economic sectors. The fund takes ecological and social criteria into account in its investments. For purposes of risk management and compliance with the investment strategy, the collective investment scheme may also use derivatives.

Target investors: The fund is geared towards retail investors, professional investors and eligible counterparties that pursue the objective of return profile growth and have a medium-term investment horizon of 5 years. This fund is a product designed for investors with basic knowledge. Units of this investment fund may not be offered, sold or delivered to the USA or USpersons (as defined under Regulation S of the US Securities Act of 1933 and/or Rule 4.7 of the US Commodity FuturesTrading Commission, in the respective valid versions).

Capital protection: Prospective investors can bear losses up to the complete loss (100%) of their capital employed and do not request any capital protection.

Term: This collective investment scheme represents a contractual and open investment structure without a defined term. According to the fund agreement, the fund management company (manufacturer) or custodian may bring about the liquidation of the collective investment scheme without prior notice through termination of the fund agreement.

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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PLEASE NOTE: This risk indicator assumes you keep the product for 5 years (recommended holding period). The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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.

This rates the potential losses from future performance at a "medium" level. In the case of unfavourable market conditions, it is possible that payment default in investments associated with credit risks will have a negative effect on the fund performance.

The reference currency of the unit class of this collective investment scheme is Swiss franc. If this is not the currency of your country of residence, you may incur a currency risk. This risk is not considered in the risk indicator shown above.

The risk indicator does not reflect the following substantial risks:

- Liquidity risks: Negative repercussions in situations, where fund assets must be sold when there is insufficient demand or demand exists only at significantly lower prices.

- Operational risks: Erroneous processes, technical errors or catastrophes can lead to losses.
- Risks related to the application of financial techniques: The fund may use financial techniques, such as derivatives, in order to increase the earnings opportunities of the fund. These increased opportunities involve increased risks of losses.

The collective investment scheme is not hedged against market or credit risks.

Performance Scenarios

Investment: CHF 10.000,00		1 year	3 years	5 years (RHP)
Scenarios				
Unfavourable	Amount payed out avg. yield per year	CHF 8.939,77 -10,60%	CHF 9.119,07 -3,03%	CHF 9.705,27 -0,60%
Moderate	Amount payed out avg. yield per year	CHF 10.780,85 7,81%	CHF 12.599,80 8,01%	CHF 14.725,64 8,05%
Favourable	Amount payed out avg. yield per year	CHF 12.948,26 29,48%	CHF 17.338,39 20,14%	CHF 22.252,19 17,35%
Stress	Amount payed out avg. yield per year	CHF 2.808,86 -71,91%	CHF 5.631,03 -17,42%	CHF 4.685,31 -14,07%

This table shows the amount you could get back over the next 5 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 stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

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 LLB Swiss Investment Ltd. is unable to pay out?

Investments in the collective investment scheme are held separately from the assets of the fund management company LLB Swiss Investment Ltd. and by the respective custodian. In the case of the insolvency of LLB Swiss Investment Ltd., you will therefore not lose your investments.

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 three different holding periods. They include potential early exit penalties. The figures assume you invest 10'000 in the fund class 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		1 year	3 years	5 years (RHP)
Scenarios				
Total costs		CHF 216,08	CHF 666,12	CHF 1.277,43
Reduction in yield (RIY) per year		2,00%	1,73%	1,67%

Composition of costs

The table below shows: a) the impact each year of the different type of costs on the investment return you might get at the end of the recommended holding period; b) the meaning of the different cost categories.

This table shows the impact on return per year			
One-time costs	Subscription fee	0,00%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. This includes the costs of distribution of this fund. This cost figure correlates with the recommended holding period, and is not per annum.
	Redemption fee	0,40%	The impact of the costs of exiting your investment. This is the most you will pay, and you could pay less. Disclosed cost figure correlates with the recommended holding period, and is not per annum.
Current costs:	Running costs	0,06%	The impact of the costs of us buying and selling underlying investments for the fund.
	Other ongoing costs	1,54%	The impact of the costs that we take each year for managing your investments.
Costs only accounted in specific cases:	Performance related costs	0,00%	No performance fee for this fund.
	Carried Interests	0,00%	No carried interests for this fund.

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

Recommended holding period: 5

This collective investment scheme has no minimum holding period. However it is designed as a medium-term investment. You should therefore expect to remain invested for a minimum of 5 years. Nevertheless, you can redeem your investment on any banking day in Zurich (Switzerland) without incurring any penalties.

How can I complain?

If you have a complaint about this collective investment scheme or about the person who sold you the fund or provided respective consultancy services, please proceed as follows:

- by phone: address your complaint to the Compliance department of LLB Swiss Investment Ltd. on +41 58 523 96 70.
- by email or post: address your complaint via email to "investment@llbswiss.ch" or by post to LLB Swiss Investment Ltd., Compliance, Claridenstrasse 20, 8002 Zurich (Switzerland).
- website: submit your complaint via the "Contact" section on our website "www.llbswiss.ch".

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 Information" section of our website "www.llbswiss.ch".