

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

Swiss Small and Mid Cap Equity (the fund)

A sub-fund of UBAM (CH)

Class A share (the class)

CH0117983723

Manufacturer:

GERIFONDS SA, Lausanne, a company of the Banque Cantonale Vaudoise (BCV) group

www.gerifonds.ch

For more information, investors can call +41 21 321 32 00 or alternatively send an email to info@gerifonds.ch

GERIFONDS SA is authorised in Switzerland as a fund manager and regulated by the Swiss Financial Market Supervisory Authority FINMA

UBAM (CH) is authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority FINMA

Key Information Document valid as of: 15 April 2024

What is this product?

Type:

The fund is a contractual investment fund governed by Swiss law of the type "Other funds in traditional investments".

The fund is a sub-fund of an umbrella fund.

The umbrella can consist of several sub-funds. The assets and liabilities of the various sub-funds are segregated. As a result, investors are only entitled to the assets and income of the sub-fund in which they participate.

This document describes a class of the fund. Other classes may exist in the fund; information in this regard can be found in the prospectus ("Shares" section).

Term:

The fund was created for an unlimited term. GERIFONDS SA may, at any time and without delay, decide on the dissolution and liquidation of the fund.

Objectives:

The fund's objective is to achieve medium term, superior returns relative to the market shares of Swiss small and mid caps as measured by the SPI Extra® (small and medium enterprises).

The fund is actively managed. The SPI Extra® Index is used to define the main investment universe. However, the manager is not bound by the weighting of securities in the SPI® Index and may also invest in securities that are not included in the index.

The fund is managed using a diverse and rigorous approach.

The fund invests primarily in shares of companies domiciled or exercising the predominant part of their economic activity in Switzerland and which form part of the SPI Extra®.

The fund may invest up to 49% of its assets in collective investment schemes.

The fund may use derivative financial instruments for hedging purposes and for the good management of its portfolio.

Investors may request to redeem their units every bank business day, unless the price of the positions held by the fund is unavailable (closed market).

The class distributes its net income once a year.

The class is open to all investors.

Intended retail investor:

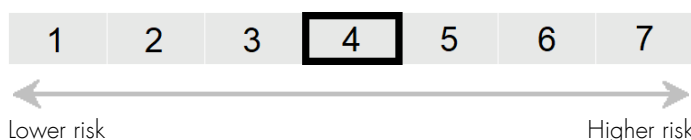
The fund is intended for investors seeking exposure to the Swiss small- and mid-cap equity market through active and rigorous management.

Depositary:

Banque Cantonale Vaudoise, Lausanne

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

Risk indicator



The risk indicator is based on the assumption that the investor keeps the fund for 5 years.

The fund is classified as 4 out of 7, which is a medium risk class.

The fund invests in equity securities of Swiss small and medium companies, which explains the allocation of this risk class.

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

The following risks are not taken into account in the summary risk indicator:

- Liquidity risk
- Counterparty risk
- Operational risk

As the fund does not provide protection against market fluctuations, the investor could lose some or all of their investment. If the fund is unable to pay the amounts owed to the investor, the investor could lose their entire investment.

Performance scenarios

What the investor will get from the fund depends on future market performance. Future market movements cannot be predicted exactly.

The unfavourable, moderate and favourable scenarios shown represent examples using the best and worst performances, as well as the average performance of the fund, respectively the benchmark or the appropriate proxy indicator, over the past 10 years. The markets could evolve very differently in the future.

| Recommended holding period: 5 years Example of an investment: CHF 10,000 | | | |
|---|--|------------------------------------|-------------------------------------|
| Scenarios | | If the investor exits after 1 year | If the investor exits after 5 years |
| Minimum | There is no guaranteed minimum return. Investors could lose some or all of their investment. | | |
| Stressed | What the investor could get after deduction of costs | 2,410 CHF | 2,410 CHF |
| | Average annual return | -75.88% | -24.75% |
| Unfavourable | What the investor could get after deduction of costs | 6,190 CHF | 7,000 CHF |
| | Average annual return | -38.07% | -6.88% |
| Moderate | What the investor could get after deduction of costs | 10,420 CHF | 14,190 CHF |
| | Average annual return | 4.16% | 7.25% |
| Favourable | What the investor could get after deduction of costs | 14,230 CHF | 19,390 CHF |
| | Average annual return | 42.29% | 14.16% |

Favourable scenario: This type of scenario occurred for an investment between 31/08/2016 and 31/08/2021.

Moderate scenario: This type of scenario occurred for an investment between 28/02/2014 and 28/02/2019.

Unfavourable scenario: This type of scenario occurred for an investment between 31/08/2021 and 29/02/2024.

The stress scenario shows what investors could get in extreme market situations.

The figures shown include all costs related to the fund itself but not necessarily all the costs that the investor pays to their advisor or distributor. These figures do not take into account the investor's personal tax situation, which may also have an impact on the amounts they will receive.

What happens if GERIFONDS SA is unable to pay out?

In the event of the bankruptcy of GERIFONDS SA, the fund's assets will be dispersed in favour of investors.

The depositary bank may entrust the custody of the fund's assets to a third party or to a central depositary in Switzerland or abroad provided that appropriate custody is ensured. Custody by third parties and centralised custody implies, in particular in Switzerland, that GERIFONDS SA no longer has exclusive ownership of the relevant items of the fund's assets, but only the co-ownership. In the event of custody abroad, the relevant items of the fund's assets will be subject to the laws and practices applicable in the country in question and GERIFONDS SA's rights to said items and their guarantee may differ from Swiss law.

In the event of insolvency of the depositary bank, the deposited securities will be dispersed in favour of the fund and a guarantee system for sight and term assets may be triggered up to a certain amount.

In the event of bankruptcy of the fund's asset manager, the fund's assets will not be affected.

What are the costs?

The person selling the fund or advising the investor about the fund may charge other costs. If so, this person will provide the investor with information about these costs, and show the impact that all costs will have on their investment over time.

Costs over time

The tables show the amounts deducted from the investment in order to cover the different types of costs. These amounts depend on the amount invested and the time the fund is held. The amounts shown here are illustrations based on an example investment amount and different possible holding periods.

It is assumed that:

- during the first year, the investor will get back the amount invested (annual return of 0%)
- for other holding periods, the fund performs in line with the moderate scenario
- CHF 10,000 is invested

| Example of an investment: CHF 10,000 | If the investor exits after 1 year | If the investor exits after 5 years |
|--------------------------------------|------------------------------------|-------------------------------------|
| Total costs | 474 CHF | 1,759 CHF |
| Annual cost impact (*) | 4.74% | 2.54% every year |

**It shows the extent to which costs reduce the return on the investment annually over the holding period. For example, it shows that if the investor exits at the end of the recommended holding period, it is expected that the average annual return on their investment will be 9.79% before deduction of costs and 7.25% after deduction of costs.*

Costs may be shared with the person selling the fund to the investor to cover the services they provide. This person will inform the investor of the amount.

Composition of costs

| One-off costs at entry or exit | | If the investor exits after 1 year |
|--|--|------------------------------------|
| Entry costs | maximum 3.00% of the value of the investment at entry. | 300 CHF |
| Exit costs | maximum 0.00% of the value of the investment at exit. | 0 CHF |
| Recurring costs | | |
| Management fees and other administrative and operating costs | 1.40% of the value of the investment per year. This estimate is based on actual costs over the past year. | 142 CHF |
| Transaction costs | 0.31% of the value of the investment per year. This is an estimate of the costs incurred when buying and selling the underlying investments of the fund. The actual amount varies depending on the quantity bought and sold. | 32 CHF |
| Incidental costs deducted under certain conditions | | |
| Performance fees | No performance fee is charged. | 0 CHF |

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

Recommended holding period: 5 years.

During this period, investors may request redemption of their units at any time and without penalty. Investors can also hold their investment for longer. Redemptions are possible on a daily basis, subject to any exit costs indicated in the section "What are the costs?". Under certain conditions, the redemption of units may be temporarily and exceptionally suspended.

How can I complain?

An investor who wishes to make a complaint about the person who provided advice on or sold this fund must contact that person directly.

Any complaints concerning this fund or the behaviour of its manufacturer may be addressed:

- by email to: info@gerifonds.ch

- by letter to: GERIFONDS SA, Rue du Maupas 2, Postal box 691, CH-1001 Lausanne

The investor must provide his/her contact details (name, address, telephone number or email address) and a brief explanation of the complaint.

Other relevant information

Calculations of past performance scenarios are published monthly in a document available at the following link: maia.amfinesoft.com/histo_kid_scenario. The fund's past performance is also published in a document available at the following link: maia.amfinesoft.com/kid_past_performance_bar_chart.

The fund's contract and prospectus as well as the latest annual and half-year reports are available in French and free of charge at the registered office of GERIFONDS SA, Rue du Maupas 2, Case postale 691, CH-1001 Lausanne, or on its website www.gerifonds.ch.

Additional information, any other languages in which the fund documents are available, as well as the latest price of the units and other practical information may be obtained from GERIFONDS SA or on its website www.gerifonds.ch.