

## 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

### High Grade CHF Income Plus (the fund)

A sub-fund of UBAM (CH)

Class U+ share (the class)

CH0521629078

### Manufacturer:

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

[www.gerifonds.ch](http://www.gerifonds.ch)

For more information, investors can call +41 21 321 32 00 or alternatively send an email to [info@gerifonds.ch](mailto: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 aims to generate stable yields in Swiss francs by investing directly and/or indirectly in Swiss and international bond markets, investment Grade and high yield (up to 25%).

The fund is actively managed with no benchmark constraints, in order to benefit from all yield opportunities presented.

The fund's assets are exposed to bond markets directly or through the use of derivative financial instruments. Speculative securities (High Yield) are limited to a maximum of 25% of the fund's assets.

For direct investments, currency risks are hedged against the fund's base currency.

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 authorised to invest by virtue of a specific written agreement entered into with UNION BANCAIRE PRIVÉE, UBP SA, or another entity of the UBP Group and distributors do not receive any retrocession for their distribution activity.

### Intended retail investor:

The fund is intended for investors seeking attractive returns in Swiss francs on the bond market, both investment grade and high yield.

### Depositary:

Banque Cantonale Vaudoise, Lausanne

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

### Risk indicator



← Lower risk Higher risk →



The risk indicator is based on the assumption that the investor keeps the fund for 3 years.

The fund is classified as 2 out of 7, which is a low risk class.

The fund is exposed, directly and/or indirectly, to high quality or speculative debt securities of public or private issuers around the world, 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
- Risk related to derivative financial instruments

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: 3 years Example of an investment: CHF 10,000			
Scenarios		If the investor exits after 1 year	If the investor exits after 3 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	8,070 CHF	7,990 CHF
	Average annual return	-19.28%	-7.20%
Unfavourable	What the investor could get after deduction of costs	9,120 CHF	9,340 CHF
	Average annual return	-8.84%	-2.25%
Moderate	What the investor could get after deduction of costs	10,150 CHF	10,340 CHF
	Average annual return	1.51%	1.11%
Favourable	What the investor could get after deduction of costs	10,710 CHF	10,960 CHF
	Average annual return	7.05%	3.12%

Favourable scenario: This type of scenario occurred for an investment between 30/04/2018 and 30/04/2021.

Moderate scenario: This type of scenario occurred for an investment between 31/05/2016 and 31/05/2019.

Unfavourable scenario: This type of scenario occurred for an investment between 30/09/2019 and 30/09/2022.

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 3 years
Total costs	33 CHF	102 CHF
Annual cost impact (*)	0.33%	0.33% 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 1.44% before deduction of costs and 1.11% 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 0.00% of the value of the investment at entry.	0 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	0.28% of the value of the investment per year. This estimate is based on actual costs over the past year.	28 CHF
Transaction costs	0.05% 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.	5 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: 3 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](mailto: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](http://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](http://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](http://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](http://www.gerifonds.ch).