





## J. Safra Sarasin

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

| Recommended holding period: |  | 5 years                  |                           |
|-----------------------------|--|--------------------------|---------------------------|
| Example Investment:         |  | 10,000 EUR               |                           |
|                             |  | If you exit after 1 year | If you exit after 5 years |
| Scenarios                   |  |                          |                           |
| Minimum                     | <b>There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                          |                           |
| Stress                      | <b>What you might get back after costs</b>   | 7,600 EUR                | 7,520 EUR                 |
|                             | Average return each year   | -24.00%                  | -5.54%                    |
| Unfavourable                | <b>What you might get back after costs</b>   | 8,080 EUR                | 8,570 EUR                 |
|                             | Average return each year   | -19.20%                  | -3.04%                    |
| Moderate                    | <b>What you might get back after costs</b>   | 9,760 EUR                | 9,960 EUR                 |
|                             | Average return each year   | -2.40%                   | -0.08%                    |
| Favourable                  | <b>What you might get back after costs</b>   | 10,800 EUR               | 10,880 EUR                |
|                             | Average return each year   | 8.00%                    | 1.70%                     |

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between October 2017 and October 2022.

Moderate scenario: This type of scenario occurred for an investment between April 2015 and April 2020.

Favourable scenario: This type of scenario occurred for an investment between December 2015 and December 2020.

### What happens if J. Safra Sarasin Fund Management (Luxembourg) S.A. is unable to pay out?

The investor of this product will not face financial loss due to the default of J. Safra Sarasin Fund Management (Luxembourg) S.A., as the Fund is considered to be a separate and segregated pool of assets.

### What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

#### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario
- EUR 10,000.00

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| <b>Total costs</b>     | 445 EUR                  | 1,069 EUR                 |
| Annual cost impact (*) | 4.5%                     | 2.1% each year            |

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.0 % before costs and -0.1 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

### Composition of Costs



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| One-off costs upon entry or exit                                   |   | If you exit after 1 year |
|--|---|--------------------------|
| <b>Entry costs</b>   | Up to 3.00% of the amount you pay in when entering this investment.   | Up to 300 EUR            |
| <b>Exit costs</b>  | We do not charge an exit fee for this product.  | 0 EUR                    |
| Ongoing costs taken each year                                      |   |                          |
| <b>Management fees and other administrative or operating costs</b> | 1.07% of the value of your investment per year. This is an estimate based on actual costs over the last year.   | 107 EUR                  |
| <b>Transaction costs</b>   | 0.38% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 38 EUR                   |
| Incidental costs taken under specific conditions                   |   |                          |
| <b>Performance fees (and carried interest)</b>                     | There is no performance fee for this product.   | 0 EUR                    |

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

### Recommended holding period: 5 years

You can sell your shares in the Fund on any Dealing Day as defined in the Prospectus. If you sell some or all of your investment before the recommended holding period the Fund will be less likely to achieve its objectives, however, you will not incur any additional costs by doing so.

### 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: J. Safra Sarasin Fund Management (Luxembourg) S.A., 17-21, Boulevard Joseph II, L-1840 Luxembourg. Investors shall note that a complaint can be also addressed by e-mail to [jssfml\\_complaints@jsafarasarin.com](mailto:jssfml_complaints@jsafarasarin.com).

### Other relevant information

This document might not contain all of the information you need to decide whether or not to invest in the Fund. You should also consider reading the Fund prospectus and the latest product information, which is available at <https://product.jsafarasarin.com/internet/product/en/index>.

You can find information related to the product past performance up to the last 10 years and to previous performance scenario calculations at:

- [https://docs.data2report.lu/documents/KID\\_PP/KID\\_annex\\_PP\\_Sarasin\\_LU0045164786\\_en.pdf](https://docs.data2report.lu/documents/KID_PP/KID_annex_PP_Sarasin_LU0045164786_en.pdf).

- [https://docs.data2report.lu/documents/KID\\_PS/KID\\_annex\\_PS\\_Sarasin\\_LU0045164786\\_en.pdf](https://docs.data2report.lu/documents/KID_PS/KID_annex_PS_Sarasin_LU0045164786_en.pdf).



## J. Safra Sarasin

**Representative in Switzerland:** J. Safra Sarasin Investmentfonds AG, Wallstrasse 9, CH-4002 Basel.

**Paying agent in Switzerland:** Bank J. Safra Sarasin AG, Elisabethenstrasse 62, CH-4051 Basel.

**Place where relevant documents may be obtained by investors in Switzerland:** The prospectus, articles of association and key information document, as well as the latest annual report and any subsequent half-yearly report, may be obtained free of charge from the representative and the paying agent in Switzerland.