

Key Information Document

Purpose

This information sheet provides you with key information about this investment product. It is not marketing material. This information is required by law to help you understand the type of product, the risks and costs involved as well as the potential profits and losses, and to help you compare it with other products.

Product

Product name	Zurich Invest II - Target Investment Fund Geldmarkt CHF, a subfund of the Zurich Invest II umbrella fund, unit class C
Manufacturer	UBS Fund Management (Switzerland) AG
ISIN	CH0038340615
Phone	For further information, please call +41 61 288 2020.
Website	www.fundinfo.com

The Swiss Financial Market Supervisory Authority (FINMA) is responsible for supervising UBS Fund Management (Switzerland) AG, Basel in relation to this key investor information.

This PRIIP is authorized in Switzerland.

UBS Fund Management (Switzerland) AG is authorized in Switzerland and regulated by the Swiss Financial Market Supervisory Authority FINMA.

Date of production of the KID: 06 June 2024.

What is this product?

Type

"Zurich Invest II" is a contractual investment fund governed by Swiss law of the type "Other funds for traditional investments" pursuant to the Swiss Federal Act on Collective Investment Schemes (CISA) of 23 June 2006 with several sub-funds (umbrella structure).

Term

This product does not have a maturity date (in other words, it is open-ended). The manufacturer may terminate the product early. The amount you would receive if such early termination took place might be lower than the amount you invested.

Objectives

The fund invests at least two-thirds of its assets in a diversified portfolio consisting of Swiss franc (CHF)-denominated debt securities, money market products and bank deposits from issuers worldwide. The objective of the sub-fund ("fund") is to preserve the invested capital while striving for a yield that is in line with money market rates. The fund seeks to achieve this by investing in Swiss franc (CHF)-denominated debt instruments and readily tradable assets of issuers worldwide with a maximum of two years to maturity. The fund qualifies as a money market fund within the meaning of the SFAMA Guidelines for Money Market funds of 6 June 2012. The fund has various share classes. These can vary in terms of their level of commission, minimum investment, currency, distribution or reinvestment of income and investor qualification requirements.

The return of the fund depends primarily on the performance of interest rates, the creditworthiness of the issuers and interest income. The fund's income is reinvested in segregated funds after the end of the financial year (reinvestment).

Intended retail investor

This fund applies to retail investors with a basic financial understanding. The fund is aimed at preserving the investment value, while granting daily access to the capital under normal market conditions. With their investment in this fund, investors can satisfy short term investment needs. The fund is only suited to be acquired within a discretionary mandate.

Custodian bank

State Street Bank International GmbH, Munich, Zurich Branch

Additional information

Information about Zurich Invest II - Target Investment Fund Geldmarkt CHF and the available share classes, as well as the full prospectus, the latest annual and semi-annual reports and additional information can be obtained free of charge from the fund management company, the central administrator, the depositary, the custodian bank, the fund distributors or online at <https://www.goto-funds.com/zurichinvestfunds/en>. You can find the current price at www.fundinfo.com

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

Indicator



The risk indicator assumes you keep the product for 3 years.

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

We have classified this product as 2 out of 7, which is a low risk class.

This classifies the potential losses from future performance in the lower range. The past is not a reliable guide to the future, so the actual risk of loss may vary significantly.

The product can be subject to other risk factors which are not included in the summary risk indicator (SRI), such as operational, political and legal risks. See the prospectus for further details.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

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

Recommended holding period:		3 years	
Example Investment:		CHF 10 000	
		If you exit after 1 year	If you exit after 3 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	CHF 8 210	CHF 8 670
	Average return each year	-17.9%	-4.6%
Unfavourable	What you might get back after costs	CHF 9 100	CHF 8 940
	Average return each year	-9.0%	-3.7%
Moderate	What you might get back after costs	CHF 9 130	CHF 8 970
	Average return each year	-8.7%	-3.6%
Favourable	What you might get back after costs	CHF 9 350	CHF 9 250
	Average return each year	-6.5%	-2.6%

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

The figures shown include all costs of the product itself. The figures do not take account of your personal tax situation, which can also have an impact on how much you receive back.

Unfavourable scenario: This type of scenario occurred for an investment between 2017 and 2020.

Moderate scenario: This type of scenario occurred for an investment between 2018 and 2021.

Favourable scenario: This type of scenario occurred for an investment between 2021 and 2024.

What happens if UBS Fund Management (Switzerland) AG is unable to pay out?

Losses are not covered by any investor compensation or guarantee scheme. In addition, in relation to State Street Bank International GmbH, Munich, Zurich Branch, which as the Fund's custodian is responsible for the safekeeping of its assets (the "Custodian"), there is a potential risk of default in the event that the Fund's assets held with the Custodian are lost. However, this risk of default is limited as the Custodian is required by law and regulation to segregate its own assets from the Fund's assets. The Custodian shall be liable to the Fund or the Fund's investors for any loss of a financial instrument held in custody by the Custodian or its delegate, unless the Custodian can demonstrate that the loss resulted from an external event beyond its control.

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 table shows 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 that the product performs as shown in the moderate scenario.
- 10 000 CHF is invested.

	If you exit after 1 year	If you exit after 3 years
Total costs	CHF 805	CHF 845
Annual cost impact (*)	7.9%	2.9% 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 -0.7 % before costs and -3.6 % after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.0% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to CHF 500
Exit costs	3.0% of the amount that you pay when you sell this investment. This is the maximum amount you will be charged. The person who sells you the product will inform you about the actual fee.	CHF 284
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.2% of the value of your investment per year. This is an estimate that is based on last year's actual costs. For products launched less than one year ago, this is an estimate based on the representation costs.	CHF 19
Transaction costs	0.0% 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.	CHF 4
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	CHF 0

The figures do not take into account any additional fees which are levied on existing/remaining investors for the purpose of protecting against dilution in the event of purchases or sales. Further information about the costs can be found in the prospectus at <https://www.goto-funds.com/zurichinvestfunds/en>

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

Recommended holding period: 3 Year(s)

The recommended holding period for this product is 3 year(s). This is the holding period we recommend based on the risk and the expected return on the product. Please note that the expected return is not guaranteed. The more the actual holding period deviates from the recommended holding period of the product, the more your actual risk return will deviate from the product assumptions. Depending on your needs and restrictions, a different holding period may be suitable for you. We therefore recommend that you discuss this point with your client advisor.

Investors are generally speaking entitled to ask the fund management company to redeem their units on trading days.

How can I complain?

If you have a complaint about the product, the manufacturer of the product or the person who recommended or sold the product to you, please speak to your client advisor or contact us at sh-am-complaint-switzerland@ubs.com.

Other relevant information

Information about the historical performance and calculations of earlier performance scenarios can be found at www.fundinfo.com