



J. Safra Sarasin

Key Information Document

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

JSS Sustainable Equity – Swiss Dividend, unit class P CHF dist
(ISIN: CH1265890637)

Management Company: J. Safra Sarasin Investmentfonds AG, a company of J. Safra Sarasin Group

Website: <https://jsafrasarasin.com/content/jsafrasarasin/language-masters/en/expertise/tailored-funds-solutions.html>

For more information, call +41 58 317 44 44

The Swiss Financial Market Supervisory Authority (FINMA) is responsible for the supervision of J. Safra Sarasin Investmentfonds AG with regard to this key information document (“KID”).

This KID is authorised in Switzerland.

Date of Production of the KID: 15/05/2024

What is this product?

Type

A contractual investment fund of the “other funds for traditional investments” type.

Term

The investment fund is established for an indefinite period. The Fund Management Company may initiate the dissolution of the investment fund by terminating the fund agreement.

Objectives

Investment Objective

The Investment Fund seeks to achieve attractive investment income combined with long-term capital growth.

Investment Policy

The Fund Management Company invests the assets of the Investment Fund in the equity securities and participation rights of companies that have their registered office or whose commercial activity is based mainly in Switzerland or Liechtenstein and that are expected to generate an above-average dividend yield on a continuous basis.

Solid balance sheets, stable free cash flows and steady earnings growth are of crucial importance when selecting equities. The investments are made in various sectors and market capitalisations (small, mid, large), with a greater focus on companies with high market capitalisation. In addition to financial considerations, the Fund integrates environmental, social and governance (ESG or sustainability) aspects into every step of

the investment process. The following approaches are applied: standards-based exclusions of JSS, positive screening, ESG integration and stewardship.

Share Class Policy:

This unit class of the Fund distributes income to investors before the end of December as a general rule.

Processing of subscription and redemption orders

You can buy and sell units in this Fund on any bank business day in Switzerland.

Intended retail Investor

The Fund is suited to investors with a medium to long-term investment horizon seeking attractive, sustained investment income combined with long-term capital appreciation. It is intended for retail investors as a basic investment in Swiss equities. The value of equities is primarily influenced by market and sector-specific factors and may therefore rise as well as fall. Investors can exploit any resulting fluctuations in the net asset value of the fund units and are not tied to a specific date on which to realise the investment.

Depositary

Bank J. Safra Sarasin AG

Further Information

Please refer to the following section: “Other relevant information”.

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

Risk Indicator



The risk indicator assumes you keep the product for 7 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

The product may be exposed to other risks, such as operational, counterparty, political and legal risks. For further details, please consult the Prospectus.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance Scenarios

The figures shown include all the costs of the product 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 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 are illustrations using the worst, average and best performance and the a suitable benchmark over the last 12 years. The markets could behave completely differently in the future.

Recommended holding period:

7 years



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| Example Investment: | | 10,000 CHF | |
|---------------------|---|--------------------------|---------------------------|
| | | If you exit after 1 year | If you exit after 7 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 | 2,510 CHF | 2,160 CHF |
| | Average return each year | -74.90% | -19.66% |
| Unfavourable | What you might get back after costs | 7,980 CHF | 8,210 CHF |
| | Average return each year | -20.20% | -2.78% |
| Moderate | What you might get back after costs | 10,080 CHF | 14,900 CHF |
| | Average return each year | 0.80% | 5.86% |
| Favourable | What you might get back after costs | 12,490 CHF | 18,890 CHF |
| | Average return each year | 24.90% | 9.51% |

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

Unfavourable scenario: This type of scenario occurred for an investment using a suitable benchmark between December 2021 and December 2023.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between April 2014 and April 2021.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between June 2012 and June 2019.

What happens if J. Safra Sarasin Investmentfonds AG is unable to pay out?

The assets of the collective investment scheme are held separately from the assets of the management company J. Safra Sarasin Investmentfonds AG and of the relevant custodian bank. Thus, you will not lose your investment should J. Safra Sarasin Investmentfonds AG become insolvent.

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
- CHF 10,000.00

| | If you exit after 1 year | If you exit after 7 years |
|------------------------|--------------------------|---------------------------|
| Total costs | 483 CHF | 2,402 CHF |
| Annual cost impact (*) | 4.8% | 2.3% 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 8.1 % before costs and 5.8 % 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 |
|--|---|--------------------------|
| Entry costs | Up to 3.00% of the amount you pay in when entering this investment. | Up to 300 CHF |
| Exit costs | We do not charge an exit fee for this product. | 0 CHF |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 1.45% of the value of your investment each year. This is an estimate based on the actual costs associated with comparable products over the past year. 1.45% of the value of your investment each year. This is an estimate based on the actual costs associated with comparable products over the past year. | 145 CHF |
| Transaction costs | 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 CHF |
| Incidental costs taken under specific conditions | | |
| Performance fees (and carried interest) | There is no performance fee for this product. | 0 CHF |

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

Recommended holding period: 7 years

You may sell your units in the Fund on any redemption day, as defined in the Prospectus. If you sell part or all of your investment before the end of the recommended holding period, the Fund is less likely to achieve its objectives; however, you will not incur any additional costs.

How can I complain?

If you decide to invest in the Fund and you later have a complaint, you should first contact J. Safra Sarasin Investmentfonds AG, by email at jssif@jsafrasarasin.com or by post at Wallstrasse 9, 4002 Basel.

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.jsafrasarasin.com/internet/product/en/index>. Information on the potential performance of the product with reference to a respective benchmark over the last 10 years and potential calculations of performance scenarios can be found at:

- https://docs.data2report.lu/documents/KID_PP/KID_annex_PP_Sarasin_CH1265890637_en.pdf.
- https://docs.data2report.lu/documents/KID_PS/KID_annex_PS_Sarasin_CH1265890637_en.pdf.