



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

DIVAS Global Barrier Coupon Fund, unit class F USD dist
(ISIN: CH0474567127)

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

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

This PRIIP is authorised in Switzerland.

Date of Production of the KID: 28/06/2024

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

DIVAS Global Barrier Coupon Fund seeks long-term capital growth by means of the economic replication of barrier reverse convertibles.

Investment Policy

From a universe of 300 highly liquid securities (CH/EU/UK/US) the Fund sells OTC down-and-in puts. The remaining fund assets are held as collateral in the form of cash, high-grade bonds or fiduciary investments. Investments are selected on a discretionary basis, i.e. there are no requirements stipulating criteria other than the ones described above. The Fund has no leverage; foreign currencies may be hedged within the portfolio.

Share Class Policy:

This unit class of the Fund distributes income to investors in December as a general rule (provided that the Fund has generated income and the conditions stated in the prospectus have been met).

Processing of subscription and redemption orders

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

Intended retail Investor

The Fund is suited to investors with a long-term investment horizon seeking capital growth. It is intended as a supplementary investment for all categories of investor. 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.

Depository

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 6 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.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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 shown are illustrations using the worst, average, and best performance of the product and the suitable benchmark over the last 11 years. Markets could develop very differently in the future.

Recommended holding period:	6 years
Example Investment:	10,000 USD



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		If you exit after 1 year	If you exit after 6 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	1,470 USD	1,030 USD
	Average return each year	-85.30%	-31.53%
Unfavourable	What you might get back after costs	6,540 USD	5,080 USD
	Average return each year	-34.60%	-10.67%
Moderate	What you might get back after costs	9,550 USD	9,070 USD
	Average return each year	-4.50%	-1.61%
Favourable	What you might get back after costs	11,110 USD	10,470 USD
	Average return each year	11.10%	0.77%

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 April 2014 and April 2020.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between December 2016 and December 2022.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between June 2017 and June 2023.

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. 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
- USD 10,000.00

	If you exit after 1 year	If you exit after 6 years
Total costs	810 USD	1,802 USD
Annual cost impact (*)	8.1%	3.0% 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 1.4 % before costs and -1.6 % 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 USD
Exit costs	Up to 3.00% of your investment before it is paid out to you.	309 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.50% of the value of your investment per year. This is an estimate based on actual costs over the last year.	50 USD
Transaction costs	1.51% 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.	151 USD
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	0 USD

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

Recommended holding period: 6 years

You may sell your units in the Fund on any trading 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>

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_CH0474567127_en.pdf.
- https://docs.data2report.lu/documents/KID_PS/KID_annex_PS_Sarasin_CH0474567127_en.pdf.