

(B) 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 / a suitable benchmark over the last 12 years. Markets could develop very differently in the future.

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

Recommended holding period:		7 years	
Example Investment:		GBP 10,000	
Scenarios		If you exit after 1 year	If you exit after 7 years (Recommended holding period)
Stress scenario	What you might get back after costs Average return each year	GBP 2,212 -77.9%	GBP 1,603 -23.0%
This type of scenario occurred for an investment composite benchmark between 03.2013-03.2020.			
Unfavourable scenario	What you might get back after costs Average return each year	GBP 7,371 -26.3%	GBP 8,846 -1.7%
This type of scenario occurred for an investment composite benchmark between 09.2016-09.2023.			
Moderate scenario	What you might get back after costs Average return each year	GBP 10,029 0.3%	GBP 12,997 3.8%
This type of scenario occurred for an investment composite benchmark between 01.2016-01.2023.			
Favourable scenario	What you might get back after costs Average return each year	GBP 14,858 48.6%	GBP 17,366 8.2%

What happens if MultiConcept Fund Management S.A. is unable to pay out?

The investor of this Product will not face financial loss due to the default of MultiConcept Fund Management S.A., as the Sub-fund is considered to be a separate entity with segregated 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.

Cost 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
- GBP 10,000 is invested

	If you exit after 1 year	If you exit after 7 years (Recommended holding period)
Total costs	GBP 264	GBP 1,321
Annual cost impact (*)	2.6%	1.8%

(*) 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 5.6% before costs and 3.8% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	1.0% of the value of your investment when entering.	GBP 100
Exit costs	0.0% of the value of your investment before it is paid out to you.	GBP 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.5% of the value of your investment per year.	GBP 148
Transaction costs	0.2% 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.	GBP 16
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	n/a

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

Recommended holding period: 7 years

The recommended holding period is calculated based on the Summary Risk Indicator presented above. According to the investment objective as described above, the Product is designed for long-term investment. The Product is an open-ended Product. The investor can sell their investment on a daily (on business days) basis. No redemption fees or penalties will be charged at the level of the Product.

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 in writing under the following address: MultiConcept Fund Management S.A., 5, rue Jean Monnet, L-2180 Luxembourg. Investors shall note that a complaint can be also addressed by e-mail to list.lux-multiconcept@credit-suisse.com or visit website: www.credit-suisse.com/microsites/multiconcept/en.html.

Other relevant information

This Key Information Document does not contain all information relating to this Product. Further information about Glovista Investment Funds, its prospectus and its latest annual and semi-annual report, the current Product prices, may be obtained free of charge, in English language, from MultiConcept Fund Management S.A., the appointed distributors or online at www.credit-suisse.com/microsites/multiconcept/en.html. There you can also find information on past performance from the last 3 years.

The calculations of previous performance scenarios, updated monthly, can be found at www.fundinfo.com.

The information contained in this Key Information Document does not constitute a recommendation to buy or sell the Product and is no substitute for individual consultation with the investor's bank or advisor. Any updated version of this Key Information Document will be published on: www.credit-suisse.com/microsites/multiconcept/en.html.

The custodian of this Product is: Credit Suisse (Luxembourg) S.A., Luxembourg

Information for investors in Switzerland

Representative in Switzerland: ACOLIN Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zürich

Paying agent in Switzerland: UBS Switzerland AG, Bahnhofstrasse 45, CH-8001 Zurich

Investors may obtain the Prospectus, the Key Information Document, a copy of the Articles of Incorporation as well as annual and semi-annual reports free of charge from the Representative in Switzerland.