

Key investor information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Earth Gold Fund UI - Unit class (EUR R)

WKN / ISIN: A0Q2SD / DE000A0Q2SD8

This Fund is managed by the investment management company Universal-Investment-Gesellschaft mbH.

Objectives and investment policy

The investment objective of the Fund is to achieve the greatest possible capital appreciation.

To achieve the objective at least 2/3 of the Fund's assets are invested in securities and investment units in the gold sector. These include securities linked to the development of the gold price and securities from issuers who generate their revenues or profits primarily from the exploration, mining or processing of gold, as well as units in investment funds which, based on their fund rules or articles of association, invest at least 51% of their assets in the gold segment. These may be combined with other equities from the precious metals sector relating to silver, platinum, palladium etc., as well as other selected commodities.

The Fund may perform derivative trades in order to hedge positions or to increase its returns.

Within this scope, the choice of the individual assets is performed by the fund manager.

The investment policy is the policy being pursued at the time this document was prepared. However, it may change at any time within the limits imposed by the Fund Rules (see section "Special Fund Rules" in the prospectus).

Income shall remain in the Fund and shall increase the value of the units.

Investors may, in general, redeem their units with the investment management company on each exchange trading day. The investment management company may, however, suspend redemptions when extraordinary circumstances exist which, taking into consideration the interests of the unitholders, make a suspension appear necessary.

Recommendation: This Fund may not be suitable for investors that are planning to withdraw their monies from the Fund within a period of less than 10 years.

Risk and reward profile



This risk indicator relies on historic data and cannot be used for a prediction of future developments. The categorisation of the Fund may change in the future and is not a guarantee. Even a fund in category 1 is not an entirely risk-free investment.

The Fund has been placed in category 7 because its unit value fluctuates very strongly and therefore the chance of profit but also the risk of loss can be very high.

It may be that due to the calculation model not all risks are accounted for when placing the Fund in a risk category. An extensive description of the risks is included in the section "Notes on Risks" in the prospectus. The following risks have no direct bearing on the categorisation but may nevertheless be of relevance to the Fund:

- Credit risks: The Fund may invest a part of its assets in debt securities issued by governments or companies. The issuers of these debt securities may become insolvent which may result in the partial or full loss of the value of their debt securities.
- Risks from the use of derivatives: The Fund may use derivatives for the purposes described above under "Objectives and Investment Policy". This does result in both increased opportunities and increased risk of loss. The use of derivatives to hedge against losses may also reduce the profit opportunities of the Fund.
- Custody risks: The custody of assets, particularly abroad, may involve a risk of loss arising from the possibility that the custodian or sub-custodian becomes insolvent, breach duties of due care or engages in abusive conduct.
- Operational risks: The Fund may become a victim of fraud or other criminal actions. It may also suffer losses caused by misunderstandings or mistakes of employees of the investment management company or third parties or it may suffer damages caused by external occurrences such as natural disasters.

Charges

One-off charges taken before or after you invest:

Entry charge / Exit charge: 5.00% (currently 5.00%) / 0.00%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the Fund over the year:

Ongoing charge: 2.33%

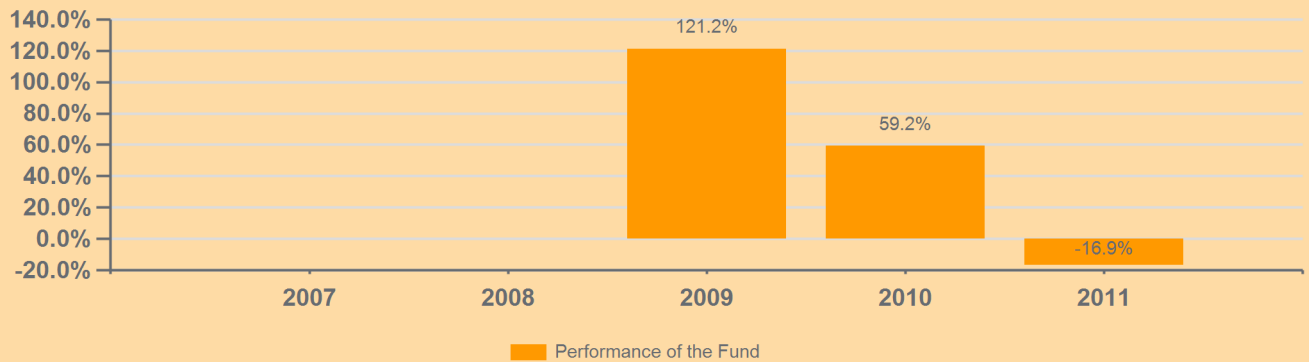
Charges taken from the Fund under certain specific conditions:

Fees linked to the performance of the Fund: Up to 15% p.a. of the return generated in excess of the reference rate (7% p.a. with "High-Water-Mark"). In the past financial year, this excess return amount to 0.00%. For more information see section "Administrative and other Costs" in the prospectus.

The ongoing management and custody of the Fund's assets as well as the distribution of the units are financed through the fees and other costs. Arising costs decrease the chances of return for the investor.

The entry / exit charge listed here is a maximum figure. In individual cases it may be lower. You may inquire about the figure applicable to you with the distributor of the units.

The ongoing charge mentioned here was incurred in the preceding financial year of the Fund which ended in June, 2012. The ongoing charge may vary from year to year. The ongoing charges figure does not include Performance fees and charges for the purchase and sale of assets (Portfolio transaction costs). The annual report for each financial year includes details of the exactly calculated costs. Further information about costs can be found in the Section "Administrative and other Costs" in the prospectus.

Past performance


Past performance is not a guarantee for the future.

In this calculation, all costs and fees with the exception of the entry charge have been deducted.

The Fund was set up on 01.07.2008. This unit class was set up on 01.07.2008.

The past performance was calculated in Euro.

Practical information

Depository of the fund is UBS Deutschland AG.

The prospectus and current reports shall be provided to you in the language of this document by Universal-Investment-GmbH, Am Hauptbahnhof 18, 60329 Frankfurt am Main, upon demand and free of charge. The current unit prices and further information about the Fund or further unit classes of the Fund can be found on our homepage www.universal-investment.de/Publikumsfonds/Fonds-Selektor.

The Fund is subject to the German Investment Tax Act (Investmentsteuergesetz). This may influence the manner in which you are taxed in respect to your income from the Fund.

Universal-Investment-Gesellschaft mbH may solely be held liable on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus.

The Fund is authorised in Germany and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin).

This key investor information is accurate as at 07.08.2012.