

## 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

**Product: LGT Multi-Assets SICAV - LGT GIM Balanced (CHF) B**

**Manufacturer: LGT PB Fund Solutions AG (Part of the LGT Group Holding Ltd.)**

The fund is actively managed by LGT PB Fund Solutions AG.

ISIN: LI0108469029

<https://www.lgt.com/global-en/about-lgt/lgt-worldwide/liechtenstein/lgt-pb-fund-solutions-ltd->

Call +423 235 1122 for more information

This fund is established in Liechtenstein and is supervised by the Financial Market Authority Liechtenstein (FMA).

The LGT PB Fund Solutions AG is a licensed AIFM as well as a licensed UCITS management company in Liechtenstein and supervised by the Financial Market Authority Liechtenstein (FMA).

The fund's depository is LGT Bank Ltd.

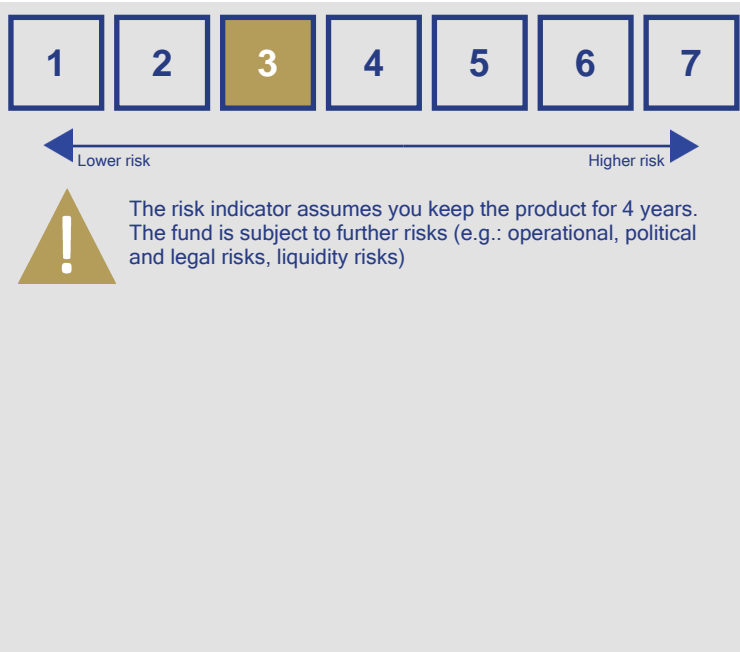
Date of production of the KID: 01/06/2023

## What is this product?

<b>Typ</b>	The fund is an UCITS established in Liechtenstein under Liechtenstein law in the legal form of an investment company.
<b>Term</b>	The fund was created for an indefinite term. The UCITS management company is entitled to unilaterally terminate the management of the PRIIP.
<b>Objectives</b>	<p>The fund is part of the umbrella fund LGT Multi-Assets SICAV. Each sub-fund pursues its own investment policy. However, periodic reports are generated at the level of the umbrella fund. The assets of the fund are strictly separated from the assets of the other parts of the umbrella fund. The Investor has the right to exchange his investment in units of one subfund for units of another subfund. Information about how to exercise that right can be obtained in the constituting documents of the (sub-)fund.</p> <p>The fund's investment objective is to achieve the highest possible capital appreciation. The fund is actively managed without reference to a benchmark.</p> <p>The Sub-Fund is a feeder UCITS, which permanently invests at least 85% of its net asset value in the Master Fund (LGT CP GIM Balanced, a sub-fund of LGT CP Multi-Assets SICAV) and up to 15% of its assets in liquid assets. The Sub-Fund aims to ensure that its performance is as similar as possible to that of the Master Fund, although there may be differences, inter alia, due to deviating fee structures. The investment objective of the Sub-Fund is for the Sub-Fund investors to participate in the performance of the Master Fund. The investment objective of the Master Fund is to generate long-term capital appreciation. The Master Fund will seek to achieve the investment objective by investing primarily in a variety of asset classes, including commodities, hedge funds, private equity or real estate (indirectly) etc. which have an alternative investment strategy. The Master Fund seeks to maintain an overall approximate balance between the risk exposure to equity and debt instruments. Considerable investments in equity and debt securities from Emerging Markets. "Emerging Markets" are countries that are in the process of developing into modern industrialized nations and therefore offer a high potential but also an elevated risk. Percentage of investments in units of other UCITS may amount to 100% of the net assets. The Master Fund may invest in derivatives (financial instruments derived from other securities or assets) for hedging purposes, efficient portfolio management and/or investment purposes. Environmental, social and governance (ESG) aspects are considered as part of the Master Fund's investment process. The Master Fund's portfolio is actively managed, not in reference to a benchmark. Derivatives may be only used to offset asset price movements (hedging). The profit remains in this unit class and increases the value of the units. The fund meets the criteria of a financial product within the meaning of Article 8 (1) of Regulation (EU) 2019/2088 (SFDR) and promotes, among other characteristics, environmental or social characteristics or a combination of these characteristics. The constituting documents, the current reports, the current unit prices as well as further information on the fund and, if applicable, other unit classes of the fund can be found either on the website <a href="https://www.lafv.li/">https://www.lafv.li/</a> or can be requested free of charge from LGT PB Fund Solutions AG, Herrergasse 12, 9490 Vaduz.</p>
<b>Intended retail investor</b>	Investment in the funds is suitable for investors with basic knowledge about the financial instruments contained in the fund. An investment horizon of 4 years is recommended and the ability to bear medium-low investment losses. There is a risk of losing the full capital invested. The minimum investment is CHF 10.000.

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

## Risk indicator



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 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you. Be aware of the currency risk. You will receive payments in another currency, so your final return will depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator given above. 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 unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of LGT Multi-Assets SICAV - LGT GIM Balanced (CHF) B over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 4 Years

Example Investment: 10,000 CHF

		If you exit after 1 year	If you exit after 4 years
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	3,970 CHF	3,760 CHF
	Average return each year	-60.30%	-21.70%
<b>Unfavourable</b>	What you might get back after costs	7,930 CHF	7,980 CHF
	Average return each year	-20.70%	-5.50%
<b>Moderate</b>	What you might get back after costs	9,680 CHF	10,160 CHF
	Average return each year	-3.20%	0.40%
<b>Favourable</b>	What you might get back after costs	11,650 CHF	11,230 CHF
	Average return each year	16.50%	2.90%

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. **In addition, any entry and exit costs which may arise are also not taken into account in the figures quoted.** The stress scenario shows what you might get back in extreme market circumstances. Your maximum loss would be that you will lose all your investment. The unfavorable scenario was based on an investment between 30.08.2021 and 27.03.2023. The moderate scenario was based on an investment between 31.03.2014 and 26.03.2018. The favorable scenario was based on an investment between 28.08.2017 and 30.08.2021.

## What happens if LGT PB Fund Solutions AG is unable to pay out?

The failure of the company has no direct impact on your payout, since the statutory regulation provides that in the event of insolvency of the UCITS management company, the fund assets do not become part of the bankruptcy estate, but are preserved independently.

## 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, and how long you hold the product. 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.
- 10,000 CHF is invested.

	If you exit after 1 year	If you exit after 4 years
<b>Total costs</b>	751 CHF 7.51%	1,529 CHF 3.58%

(\*) 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 3.98% before costs and 0.40% after costs.

### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	5.00% of the amount you pay when acquiring this investment. The amount indicated is the maximum rate. This may be lower in individual cases. You can request the amount actually applicable for you from the distributor of the shares in the fund.	Up to 500 CHF
<b>Exit costs</b>	0.00% of your investment before it is paid out to you. The amount indicated is the maximum rate. This may be lower in individual cases. You can request the amount actually applicable for you from the distributor of the shares in the fund.	Up to 0 CHF
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	The ongoing costs indicated were charged in the fund's last fiscal year. Ongoing costs may fluctuate from year to year.	251 CHF
<b>Transaction costs</b>	0.00% 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.	0 CHF
<b>Incidental costs taken under specific conditions</b>		
<b>Performance related fees</b>	There is no performance-based remuneration.	0 CHF

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

### Recommended holding period: 4 Years

The holding period depends on the investment policy of the fund and should be at least long enough to avoid the disadvantages of early redemption or partial payout. In principle, the holding period should tend to be longer so that short-term fluctuations in value may be compensated. Fees may apply in the event of early redemption.

### How can I complain?

If you have any questions or complaints, please contact your investment advisor first. Alternatively, investor complaints can be submitted in writing to LGT PB Fund Solutions AG; Herrengasse 12; 9490 Vaduz; Liechtenstein or via e-mail to: [lgt.pbfunds@lgt.com](mailto:lgt.pbfunds@lgt.com). Further details of the complaints process are available on the following website:

[https://www.lgt.com/resource/blob/116978/c9d34561c0751de3cf0535bd827a424f/LI\\_Merkblatt-Beschwerdemanagement\\_en.pdf](https://www.lgt.com/resource/blob/116978/c9d34561c0751de3cf0535bd827a424f/LI_Merkblatt-Beschwerdemanagement_en.pdf)

### Other relevant information

Information on past performance from the last 10 years as well as a calculation of past performance scenarios which is updated monthly are available either on our homepage at <https://www.lafv.li/> or can be requested free of charge from LGT PB Fund Solutions AG, Herrengasse 12, 9490 Vaduz.