

Charges

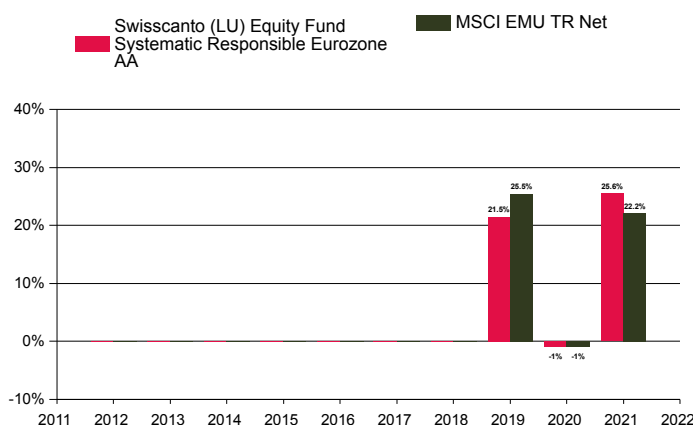
The costs borne by you are used for the management of the fund as well as its distribution and marketing. The costs may impair the further development of the fund.

One-off charges debited before or after you invest	
Entry charge (max.)	5.00%
Exit charge (max.)	n/a
Charges taken from the fund over a year	
Ongoing charges	1.44%
Charges taken from the fund under certain specific conditions	
Fees tied to the performance of the fund (max.)	n/a

Ongoing charges refer to the last 12 months. Running costs can vary from year to year. The annual report contains details on costs.

For more information, please refer to point 3 of the Sales Prospectus.

Past performance



Additional information:

Past performance is no guarantee of future success.

Shares for this share class were issued the first time in: 2018

Currency in which the performance was calculated: EUR

Ongoing charges are taken into account in the performance.

Practical information

- RBC Investor Services Bank S.A., Luxembourg, was appointed as the custodian bank (depository).
- This document describes the fund. Additional information about the fund, the sales prospectus, the management regulations, the annual and semi-annual reports, and the latest unit prices can be accessed in German free of charge at www.swisscanto.com. Where appropriate, these documents are created for the entire umbrella fund.
- The liability of the assets of a fund within the umbrella fund for claims against the assets of another fund is excluded.
- The investor has the right to convert his investment in the shares of one sub-fund into the shares of another sub-fund. Further information on unit conversion procedures can be found in the sales prospectus and the management regulations.
- We would like to point out that the tax regulations of Luxembourg as the domicile of the fund may have an effect on the personal tax situation of the investor.
- Swisscanto Asset Management International S.A., Luxembourg, may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the sales prospectus.
- The fund management company has a remuneration policy. The precise description of this policy, details on calculating remuneration and other considerations and on the identity of the persons responsible for allocating the remuneration and other considerations are available on the website www.swisscanto.com/lu/de/gs/rechtliche-hinweise/verguetungspolitik.html and are also obtainable free of charge in print form from the head office of the fund management company.
- The sales prospectus, key investor information, contractual conditions and the annual and semi-annual reports can be obtained free of charge from the representative. Representative in Switzerland: Swisscanto Fund Management Company Ltd., Postfach, 8010 Zurich, paying agent in Switzerland: Cantonal Bank of Zurich, Bahnhofstrasse 9, 8001 Zurich.