



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.

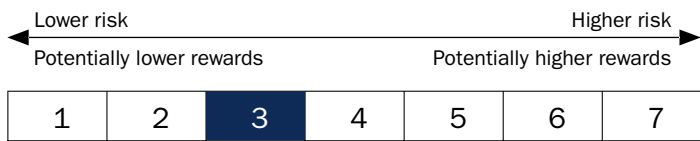
JSS Sustainable Bond - Euro Broad, share class P EUR acc a subfund of JSS Investmentfonds (ISIN: LU2076223622)

Management company: J. Safra Sarasin Fund Management (Luxembourg) S.A.

Objectives and investment policy

- JSS Sustainable Bond – Euro Broad's (the "Fund") sustainable investment objectives are aligned with SFDR Art. 9, the Paris Agreement and J. Safra Sarasin's corresponding Climate Pledge to achieve carbon neutrality in portfolios by 2035. The Fund will comply with the following specific sustainability objectives, which consist of defined targets and measurable indicators to track progress: Objective 1: Climate Change Mitigation. Target: 1.1. Climate neutral by 2035 in the corporate bond holdings (climate pledge). 1.2. Minimum share of "Green Investments", i.e., bonds with defined use of proceeds for green activities. Objective 2: Enhance Social Cohesion. Target: 2.1. Finance "Social Investments", i.e., bonds with defined use of proceeds for social activities. 2.2. Finance "Sustainable Investments", i.e., bonds with defined use of proceeds for sustainable activities. Indicators: The Fund's net assets are at least invested in: a) 30% labelled (green, social, sustainable) or sustainability-linked bonds, b) 10% green labelled bonds, c) 10% either social or sustainable labelled bonds as defined by market standards. Besides the impact-oriented objectives, the Fund integrates environmental, social and governance aspects (ESG) along the investment process with the aim to reduce controversial exposures, to align the portfolio with international norms, to mitigate sustainability risks and to harness opportunities emanating from ESG trends and to get a better-informed perspective of portfolio holdings. The Fund systematically excludes issuers exposed to controversial activities as detailed by the "JSS standard exclusions" as described in chapter 3.1. of the Fund's prospectus. More than 90% of the Sub-Fund's assets must have a JSS ESG Rating. A best-in-class or positive ESG screening approach is then used to build an investment universe with the stronger ESG performers. The expectation is that this process reduces the investment universe of all issuers for which data is available by at least 20%.
- The Fund seeks to achieve a regular income while meeting the quality criteria specified in the section "Investment policy" of the prospectus, as well as balanced risk diversification.
- The Fund is actively managed without replicating any benchmark. However, the Fund is managed with reference to ICE BofA Euro Broad Market Index (the "Benchmark").
- The assets of the Fund are invested worldwide exclusively in euro denominated bonds, convertible bonds and bonds with warrants.
- The Fund invests in debt securities issued by countries, organisations or companies that actively contribute to sustainable business practices. Individual issuers may be excluded on the basis of critical activities (e.g. production of nuclear energy or weapons).
- Up to 10% of the Fund's assets may be invested in Contingent Convertible Bonds (CoCos). The aggregate portion of assets invested in convertible bonds and bonds with warrants shall be limited to a maximum of 25% of the Sub-Fund.
- Generally, the majority of the positions within the Fund are constituents of the benchmark. In order to exploit specific investment opportunities the Investment Manager may discretionarily select securities not included in the benchmark. In addition, the Investment Manager integrates sustainability aspects which lead to an exclusion of investable benchmark components.
- The holdings and their weightings in the sub-fund's portfolio will diverge from the weightings of the securities included in the Benchmark therefore the sub-fund's returns may deviate from the performance of the Benchmark.
- You may redeem or convert shares in the Fund on any business day.
- This share class of the Fund continually reinvests income.

Risk and reward profile



- The risk and reward category shown is based on historical data and can not be used as a reliable indicator of the future risk profile of the Fund.
- The Fund's classification may change over time and does not provide any guarantee.
- The lowest category is not a risk-free investment.
- This Fund was categorised in risk class 3 because, in accordance with the investment policy, the value of the investments may fluctuate slightly. Consequently, both the expected return and the potential risk of loss may be moderate.
- If an issuer of securities or a counterparty in the case of derivatives transactions defaults on payment, this has a negative effect on the valuation of the respective asset in the subfund.
- Counterparty risks may also increase for derivative financial instruments (derivatives) that are not traded on regulated markets.
- Sustainability risk is an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investments made by the Fund.
- Further information on the risks can be found in the "Investment principles" section of the prospectus and in the annex to the relevant subfund.



Charges

The charges are used to pay the costs of running the Fund, including marketing and distribution of the shares. These charges limit the potential investment growth of the Fund.

One-off charges taken before or after you invest

| | |
|--------------|-------|
| Entry charge | 3.00% |
| Exit charge | 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 a year

| | |
|-----------------|-------|
| Ongoing charges | 1.05% |
|-----------------|-------|

Charges taken from the Fund under certain specific conditions

| | |
|-----------------|------|
| Performance fee | none |
|-----------------|------|

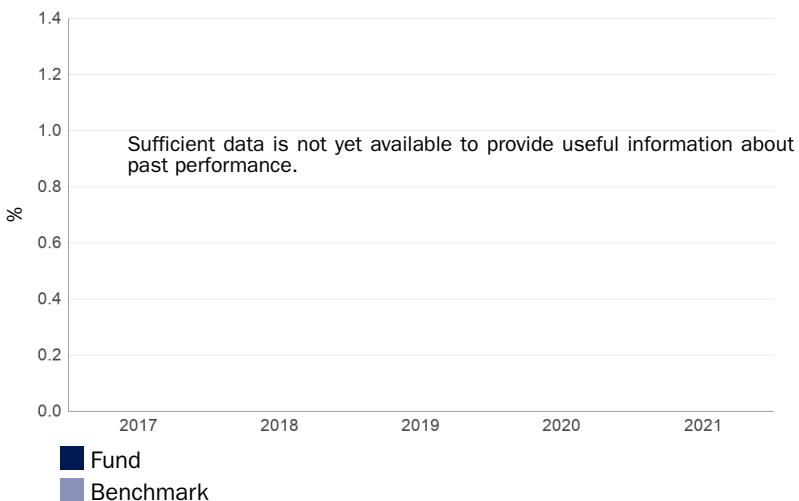
The entry and exit charges indicated here are the maximum figures. In some cases they may be lower – please ask your financial advisor about this.

The ongoing charges figure shown here is an estimate of the charges, as sufficient data is not yet available or the data available is not significant. The Fund's annual report for each financial year will include details of the exact charges made; this figure may vary from year to year. Ongoing charges do not include:

- Portfolio transaction charges with the exception of entry and exit charges on acquisition or sale of other funds.

More information on charges can be found in the prospectus, in the chapter entitled "Fees, Expenses and Tax Considerations".

Past performance



- The Fund was launched in 2003, and this share class was launched in 2022.
- As of 01.01.2021, JSS Sustainable Bond EUR has been renamed into JSS Sustainable Bond - Euro Broad.
- As of 13.10.2022, JSS Sustainable Green Bond – Global has been merged into JSS Sustainable Bond - Euro Broad.
- Please note that the Benchmark currency may differ from the share class currency.

Practical information

- Depositary: RBC Investor Services Bank S.A.
- Further information about the Fund, the prospectus, the articles of association and the latest annual and any subsequent half-yearly report may be obtained in German and English free of charge from the management company J. Safra Sarasin Fund Management (Luxembourg) S.A., 11-13 Bvd de la Foire, L-1528 Luxembourg, tel.: +352 262 1251, and from the company, JSS Investmentfonds, 11-13, Bvd de la Foire, L-1528 Luxembourg.
- Further practical information about the Fund and current share prices are available at www.jsafrasarasin.ch/funds.
- The tax regulations in your country of tax residence or domicile will determine how the investment impacts your tax situation. For information on tax implications of the investment, please contact your tax advisor.
- JSS Investmentfonds may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant sections of the prospectus of JSS Investmentfonds.
- The key investor information document describes a subfund of JSS Investmentfonds. The prospectus and the regular reports are prepared for JSS Investmentfonds as a whole.
- Each subfund of JSS Investmentfonds is liable towards third parties with its own assets, only in respect of its own liabilities. In addition, each subfund is treated as a separate entity with regard to relations between investors and the liabilities of each subfund are allocated to it when the net asset value is calculated.
- Investors in a given subfund of JSS Investmentfonds are entitled to convert some or all of their shares into shares in another subfund of JSS Investmentfonds on a valuation day valid for both subfunds. Further information on this can be found in the section "Conversion of shares" in the prospectus of JSS Investmentfonds.
- Further information about the distribution of additional share classes in any of the subfunds of JSS Investmentfonds may be obtained from your financial advisor.
- A summary of the remuneration policy, in its latest applicable version, is available on <http://fundmanagement-lu.jsafrasarasin.com/internet/fmlu>. The policy includes a description of how remuneration and benefits are calculated, the details of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, in case such committee has been established. Investors may obtain, free of charge, a copy of the current remuneration policy at the registered office of the management company.