

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. This 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.

## SGKB (CH) Fund - Multi Fokus (CHF)

a sub-fund of SGKB (CH) Fund

(ISIN: CH0020306186, share class: A - CHF)

Fund management company: Swiss & Global Asset Management Ltd., a company of GAM Holding Ltd.

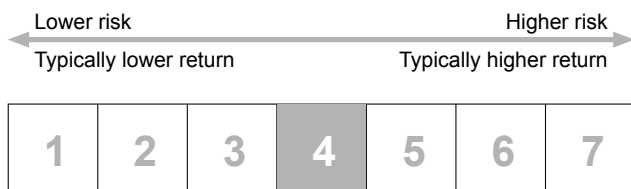
### Objectives and investment policy

- The aim of the collective investment scheme ("Fund") is to achieve an above-average return by means of a disciplined investment activity and based on a material risk of a fluctuation in value. For this purpose, the Fund invests in other collective investment schemes which invest in shares and debt securities
- The Fund invests indirectly, as a fund of funds, by means of other collective investment schemes, almost equally in debt securities and shares

The Fund also has the following characteristics of importance to investors:

- Investors may buy or sell the Fund on any banking day in Zurich
- The Fund has only one share class
- Income in the share class is distributed annually to investors
- Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within four years

### Risk and reward profile



The above indicator shows the risk and reward characteristics of the Fund based on its historical performance over the last 5 years. Where a 5-year performance history is not available, the history has been simulated on the basis of an appropriate benchmark index

- The Fund is assigned to the above category based on its historical fluctuations in value
- The indicator helps investors to have a better understanding of the potential gains and losses related with the Fund. In this context, even the lowest category does not represent a risk-free investment
- The past performance of the Fund provides no indication of its current or future performance
- This allocation to a risk category may change over time because the future performance of the Fund may fluctuate differently than in the past
- The Fund does not offer the investor a guaranteed return nor does it guarantee the fixed repayment of the money invested in the Fund by the investor

The indicator takes account of the risks entailed in the Fund's net asset value. These mainly involve fluctuations in the value of the investments. In addition to the risks expressed through the indicator, the Fund's net asset value may also be significantly affected by the following factors:

- The Fund invests in assets which are generally easy to trade and may therefore be sold at their market value under normal circumstances. However, it cannot be ruled out that in certain extreme situations (e.g. market turbulences) the tradeability of the assets in the Fund may be limited. In such situations, the assets in the Fund may only be sold at a loss, which will reduce the value of the Fund

## Charges

The charges are used to operate the collective investment scheme, including marketing and distribution. These charges reduce the potential growth of your investment

### One-off charges borne by the investor

Issue fee	2.00%
Redemption fee	0.00%

This is the maximum that might be deducted from your investment.

The subscription fee is a maximum rate. In some cases, investors may be charged less. Your advisor will be able to provide you with further information

The ongoing charges are calculated at the end of the financial year. The figure may differ from year to year. It does not include:

- transaction costs, excluding charges related to the subscription or redemption of units of target funds

### Charges taken from the fund over a year

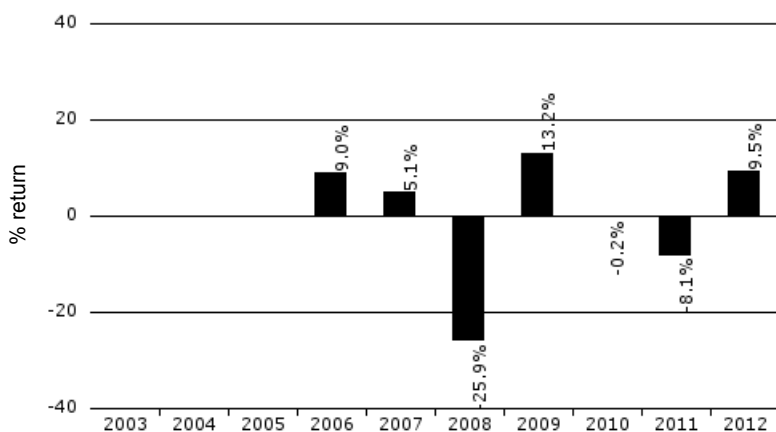
Ongoing charges	3.17%
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Further information on charges is provided in the full prospectus. These can be downloaded from the websites [www.jbfundnet.com](http://www.jbfundnet.com) and [www.fundinfo.com](http://www.fundinfo.com)

### Charges taken from the fund under certain specific conditions

Performance fee:  
None

## Past performance



- Past performance provides no indication of current or future performance
- The performance data refer to the net asset value. Charges incurred on subscription or redemption or other charges (e.g. transaction and custody costs incurred by the investor) are not included
- Activation date of the share class: 2005
- Past performance has been calculated in CHF

## Practical information

- The custodian is RBC Investor Services Bank S.A., Esch-sur-Alzette, Zurich Branch, Zurich
- Further information on this collective investment scheme or other share classes or sub-funds of the collective investment scheme may be found in the prospectus, in the Fund Agreement or the Articles of Association, in the most recent annual reports and subsequent semi-annual reports of the collective investment scheme, and may be obtained from the head office of the fund management company and from national representatives and distributors or on the website [www.jbfundnet.com](http://www.jbfundnet.com). The documents referred to can be provided free of charge on request
- The net asset value is published daily at [www.jbfundnet.com](http://www.jbfundnet.com) and [www.fundinfo.com](http://www.fundinfo.com)
- The tax law of the investor's country of residence influences the taxation of income from the collective investment schemes. For further information, please refer to your tax advisor
- Swiss & Global Asset Management Ltd. may be held liable only on the basis of a statement included in this document that is misleading, erroneous or incompatible with the relevant parts of the Fund Agreement and the prospectus
- Every sub-fund presents its own collective investment scheme and shall only be liable for its own liabilities