

# KEY INFORMATION DOCUMENT

## Purpose

This document provides you with key information about this investment product. This information is not required by law. It should help you to understand the nature, risks, costs, potential gains and losses of this product and to compare it with other products.

## Swisscanto BVG 3 Responsible Portfolio 25 RT CHF

### PRODUCT

<b>Product:</b>	Swisscanto BVG 3 Responsible Portfolio 25 RT CHF (hereinafter «Product») is an investment group of the Swisscanto Investment Foundation.
<b>Issuer name:</b>	The investment group is managed by Swisscanto Investment Foundation, Zurich (investment foundation).
<b>Asset manager:</b>	Zürcher Kantonalbank
<b>ISIN:</b>	CH0238052705
<b>Website:</b>	www.anlagestiftung.ch
<b>Phone:</b>	+41 58 344 40 70

**The investment group and Swisscanto Investment Foundation, Zurich, are authorised in Switzerland and regulated by the Occupational Pension Supervisory Commission (OPSC).**

**Date of the document:** 12/04/2024

### WHAT IS THIS PRODUCT?

#### Type:

Investment group of an investment foundation in accordance with the Federal Law on Occupational Retirement, Survivors', and Disability Pension Plans (BVG).

#### Term:

The term of this product is indefinite and it has no maturity date. The manufacturer may reposition the investment group at any time, merge it with another investment group or terminate it unilaterally and without notice.

#### Objectives:

The investment group pursues mainly an investment strategy that is based on a regular income from bonds. This is supplemented by possible capital growth from investments in equities.

The investment group is designed as a fund of funds and can invest up to 100% of its assets in collective investment instruments. It has the following strategic asset allocation: bonds (59%), equities (26%) and real estate (15%). ESG criteria (environment, social, governance) are systematically taken into account in the investment selection process.

Units of the investment group are in principle issued and redeemed on any bank working day in Switzerland.

Capital gains and income of the investment group are not distributed and instead are reinvested.

Cantonal Bank of Zurich, Bahnhofstrasse 9, 8001 Zurich, was appointed as the custodian bank.

#### Intended retail investor:

This product is suitable for investors who ...

... have at least a basic knowledge of the financial instruments contained in the product;

... have at least a medium-term investment horizon;

... would, in a worst-case scenario, be able to withstand the loss of the entire invested capital.

### WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

#### Risk indicator

Lower risk < 1 2 3 4 5 6 7 > Higher risk



The risk indicator assumes you keep the product for 5 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 class 3 out of 7, which is a medium-low risk class.

Reasons for this risk classification: Equity market and company-specific price volatility; Interest-rate premium; Yield curve; Foreign currency risks.

**Be aware of currency risk.** You may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This type of risk is not considered in the indicator shown above.

Other significant risks for the product: Credit risk.

This product does not include any protection from future market performance so you could lose some or all of your investment. If we cannot pay what is due to you, you could lose all of the capital invested.

#### 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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product in the last 10 years. Markets could develop completely differently in the future.**

<b>Recommended holding period: 5 years</b> <b>Example Investment: 10 000 CHF</b>			
<b>Scenarios</b> <b>Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.</b>		<b>If you exit after 1 year</b>	<b>If you exit after 5 years</b> Recommended holding period
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>7 053 CHF</b>	<b>7 150 CHF</b>
	Average return each year	-29.47 %	-6.49 %
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	<b>8 956 CHF</b>	<b>9 675 CHF</b>
	Average return each year	-10.44 %	-0.66 %
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>10 293 CHF</b>	<b>11 743 CHF</b>
	Average return each year	2.93 %	3.27 %
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	<b>10 984 CHF</b>	<b>12 393 CHF</b>
	Average return each year	9.84 %	4.38 %

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.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 01/2022 and 03/2024.

Moderate scenario (for the recommended holding period): This type of scenario resulted from an investment between 03/2017 and 02/2022.

Favourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 12/2016 and 11/2021.

## WHAT HAPPENS IF SWISSCANTO INVESTMENT FOUNDATION, ZURICH, IS UNABLE TO PAY OUT?

This product is an investment group of an investment foundation in accordance with the Swiss Ordinance on Investment Foundations (ASV) based on Article 53gk ff. of the Federal Law of 25 June 1982 on Occupational Retirement, Survivors', and Disability Pension Plans (BVG). The investment groups of the investment foundation are calculated independently and are economically independent of one another. Assets and rights that belong to an investment group are segregated in the bankruptcy proceedings of the investment foundation. The default of the Swisscanto Investment Foundation would have no impact on the value of the investments in the investment group.

## 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.**

### Costs 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, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- CHF 10 000 is invested.
- In the first year you would get back the amount that you invested (0 % annual return). For the other holding period we have assumed the product performs as shown in the moderate scenario.

	<b>If you exit after 1 year</b>	<b>If you exit after 5 years</b>
<b>Total costs</b>	<b>75 CHF</b>	<b>447 CHF</b>
Annual cost impact*	0.75 %	0.77 %

\*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 4.04 % before costs and 3.27 % after costs.

### Composition of costs

<b>One-off costs upon entry or exit</b>		<b>If you exit after 1 year</b>
<b>Entry costs</b>	We do not charge an entry fee for this product.	<b>0 CHF</b>
<b>Exit costs</b>	We do not charge an exit fee for this product.	<b>0 CHF</b>
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	0.61 % of the value of your investment per year.	<b>61 CHF</b>
<b>Portfolio transaction costs</b>	0.14 % 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.	<b>14 CHF</b>
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	We do not charge a performance fee for this product.	<b>0 CHF</b>

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

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### **Recommended holding period: 5 years**

The recommended holding period for this product is 5 years. It is determined on the basis of the investment group risk and reward profile. Your ideal holding period may be different from this recommended holding period. We recommend that you discuss this with your advisor. If the holding period is shorter than the recommended holding period, this may have a negative impact on your investment's risk and reward profile. In principle, units of the investment group may be redeemed on every bank business day in Switzerland. Any costs are shown under «Composition of costs» above.

## HOW CAN I COMPLAIN?

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If you have any complaints about the product, the product manufacturer or the person who recommended or sold the product to you, please contact your advisor or Swisscanto Investment Foundation, Zurich.

Swisscanto Investment Foundation, Zurich, will handle your request and provide you with feedback as soon as possible.

**Postal address:** Swisscanto Investment Foundation  
Postfach  
CH-8010 Zurich

**Website:** [www.swisscanto.com/ch/en/rechtliches/umgang-mit-anlegerbeschwerden.html](http://www.swisscanto.com/ch/en/rechtliches/umgang-mit-anlegerbeschwerden.html)

**E-mail:** [compliance@swisscanto.ch](mailto:compliance@swisscanto.ch)

## OTHER RELEVANT INFORMATION

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The articles of association, foundation rules and investment guidelines can be downloaded in PDF form at [www.anlagestiftung.ch](http://www.anlagestiftung.ch). These documents, together with the most recent annual report and any other documentation, may be obtained free of charge from Swisscanto Investment Foundation, Management, Bahnhofstrasse 9, CH-8001 Zurich.

The past performance of this product can be found by following this link  
[https://api.kneip.com/v1/documentdata/permalinks/KPP\\_CH0238052705\\_en\\_CH.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_CH0238052705_en_CH.pdf)

Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future. Past performance shows the product's performance as the percentage loss or gain per year.

Previous performance scenario calculations can be found by following this link  
[https://api.kneip.com/v1/documentdata/permalinks/KMS\\_CH0238052705\\_en\\_CH.csv](https://api.kneip.com/v1/documentdata/permalinks/KMS_CH0238052705_en_CH.csv).