

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.

Swisscanto (LU) Bond Fund Responsible Global Credit Opportunities AAH EUR
(ISIN: LU0957594590)

Swisscanto (LU) Bond Fund Responsible Global Credit Opportunities AAH EUR is a unit class of the subfund Swisscanto (LU) Bond Fund Responsible Global Credit Opportunities (hereinafter "fund"), a subfund in the umbrella fund Swisscanto (LU) Bond Fund. The fund is managed by Swisscanto Asset Management International S.A., Luxembourg.

Objectives and investment policy

The investment objective is to preserve the capital on a long-term basis and to generate an adequate return by making opportunistic investments in bonds worldwide.

Important features:

The fund invests at least 51% of its assets in fixed or variable-rate securities of industrial countries or emerging markets, regardless of currency, credit rating, duration, spread, rating or maturity. At least 2/3 of the investments are selected by systematically taking into account ESG criteria in accordance with responsibility requirements. The fund is classified under Art. 8 SFDR.

The securities are selected on a discretionary basis using a consistent investment process (active management). With regard to portfolio composition, the selection of stocks and the associated weightings are focused on companies from the tailored benchmark index.* The portfolio composition may deviate significantly from this benchmark index.

The investment policy is to outperform the benchmark index. The Asset Manager may at any time deviate – significantly or insignificantly, positively or negatively – from the benchmark

index by actively overweighting or underweighting individual securities and sectors based on market conditions and risk assessments.

Derivatives may be used for achieving the investment objective.

Fund units will be issued or redeemed basically on any bank business day in Luxembourg.

Earnings and profits of the unit class are distributed.

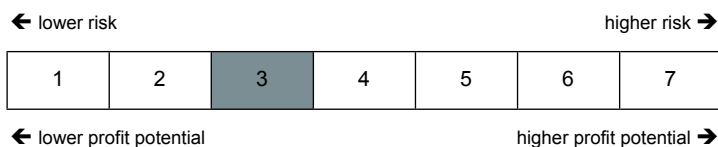
Additional important information:

The subfund's overall risk is monitored by applying the absolute Value at Risk (VaR) method.

Recommendation on holding period: this fund is appropriate for investors with a medium-term investment horizon (three to five years) or a longer-term investment horizon.

* The composition is set out in the sales prospectus.

Risk and reward profile



The historical data used for calculating the risk and profit category cannot serve as a reliable indicator of the future risk profile.

The risk and profit category shown may very well undergo changes. Assignment to a category may change over time.

The lowest risk category cannot be equated with a risk-free investment.

Reasons for being assigned to the risk and profit category:

- Yield curve
- Interest-rate premium
- Foreign currency risks

There is no capital guarantee and no capital protection.

Further risks that are essential for the fund and not adequately covered by the indicator above:

- Credit risks, because substantial investments are made in interest-bearing securities where repayment default is

possible.

- Operational risks and risks in connection with the safekeeping of assets.

Charges

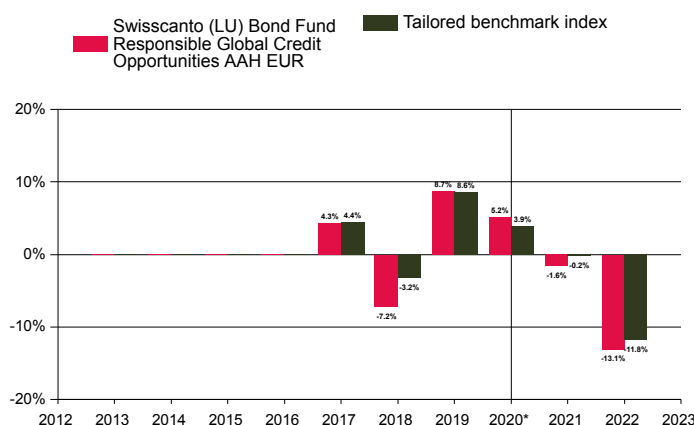
The costs borne by you are used for the management of the fund as well as its distribution and marketing. The costs may impair the further development of the fund.

One-off charges debited before or after you invest	
Entry charge (max.)	3.00%
Exit charge (max.)	n/a
Charges taken from the fund over a year	
Ongoing charges	1.49%
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: 2016

Currency in which the performance was calculated: EUR

Ongoing charges are taken into account in the performance.

* Change to sustainability policy on 05.10.2020.

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.