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.

Mirabaud - Emerging Market 2025 Fixed Maturity EURO

(the "Sub-Fund") is a sub-fund of Mirabaud SICAV ("the Fund")

Class A cap. EUR (the "Class") – ISIN: LU2051644214

The Fund is managed by Mirabaud Asset Management (Europe) SA (the "Management Company").

The Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

Objectives and Investment Policy

- As designed to be terminated on 31 December 2025, the Sub-Fund has for an objective to achieve an attractive yield with a final maturity of up to the termination by investing mainly in EUR and USD denominated debt instruments.
- The Sub-Fund will invest in a diversified portfolio of emerging market fixed income debt securities such as bonds, notes or other similar fixed-income or floating-rate securities denominated in or hedged against the EUR, issued by sovereign, quasi-sovereign and corporate issuers. It may also invest in securities with a sinking fund provision as long as the amount retired within 12 months from the date of the maturity is a minimum of 75% of the amount issued.
- The Sub-Fund may invest up to 10% in credit-linked-notes (CLNs) as well as in contingent convertible bonds ("Cocos"). Perpetual securities do not exceed 10% of investment, if they include a call feature with a date that does not extend beyond the Maturity.
- The Sub-Fund is actively managed. It is not managed in reference to a benchmark.
- The Sub-Fund offers daily liquidity, whereby you can subscribe to the Sub-Fund or redeem your assets on any business day in Luxembourg.
- Extra financial considerations (Environmental, Social and Governance ("ESG")) are fully integrated in the investment process of the Sub-Fund. Therefore, the Sub-Fund will focus on companies whose social and environmental factors and methods of governance have a sustainable impact on financial performance. An Extra-financial analysis process is used to assign an ESG score based on an internal analysis and/or on the data provided by an extra-financial rating agency in order to define the eligible investment universe.
- The Class is not entitled to any dividend distribution.

Risk and Reward Profile

Lower risk — Higher risk

Typically lower reward — Typically higher reward

1	2	3	**4**	5	6	7

- This synthetic risk and reward indicator is a risk indicator based on historical volatility and may not be a reliable indication of the future risk profile of the Class.
- The Risk and Reward Category shown is not a target or a guarantee and may shift over time.
- The lowest category does not mean a risk-free investment.
- The Risk and Reward Category shown indicates that the Sub-Fund invests mainly in securities which may experience sharp rises and falls in value, resulting from the evolution of the issuers' financial situation, but also from political and economic developments in the countries where the issuers are located or have significant activities.

Risks to which the Sub-Fund may be exposed and which may not be reflected in the indicator:

- Debt instruments and deposits credit risk: The Sub-fund may invest in debt instruments and deposits. They are subject to the risk that their issuer may not be able to meet its obligations.
- Derivatives counterparty risk: If a derivatives counterparty defaults and is unable to meet its contractual obligations, its value may become nil.
- Liquidity risk: Risk that a position cannot be liquidated in a timely manner at a reasonable price, especially in the particular case where financial market trading volumes are very low.
- Third parties risk: The failure of the third parties on which the Sub-Fund's operations depend may cause disruptions and losses.
- Credit Risk: Please note that this Sub-fund may invest up to 100% of its net assets in high-yield fixed income securities issues, resulting in a substantial credit risk.

For more details about other risks associated with the investments of this Sub-Fund, please refer to the Risk Factors section of the Fund's prospectus.

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Charges

- **Entry and exit charges**

The entry and exit changes shown are maximum figures that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. In some cases you might pay less. The entry and exit charges actually levied on your investment can be obtained from your financial advisor or distributor.

- **Ongoing charges**

The charges levied on your assets are used to pay the costs of running the Sub-Fund, including the marketing and distribution costs. These charges reduce the potential growth of your investment.

The ongoing charges figure is based on expenses for the year ended 2021 and may vary from year to year.

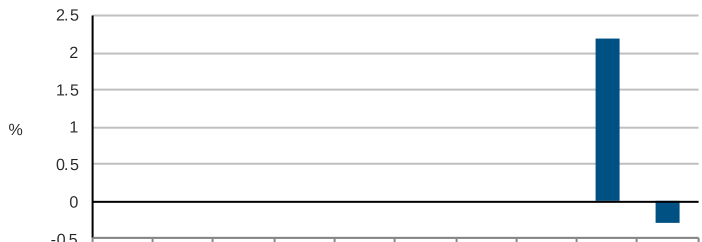
It excludes portfolio transaction costs.

For more information about charges, please refer to the "Charges and Expenses" section of the Fund's prospectus.

One-off charges taken before or after you invest	
Entry charge*	-
Exit charge*	2.00% maximum
Conversion fees*	-
Charges taken from the Fund over a year	
Ongoing charges	1.09%
Additional fees	
Performance fee	-

*In favor of the distributor

Past Performance



	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Fund									2.2	-0.3

- Past performance is not a guide for future performance.
- Performance figures do not take into account entry, exit or conversion charges that might be levied.
- The Class was launched in 2019.
- Past performance is calculated in EUR.

Practical Information

- Depositary: Pictet & Cie (Europe) SA
- The prospectus, the articles of incorporation as well as the annual and semi-annual reports of the Fund may be obtained free of charge from the Fund's registered office, the Management Company, the Fund's representatives and distributors in countries where the Fund is authorized for public distribution, or under www.mirabaud-am.com. These documents are available in English, French, Italian, German, Spanish, Portuguese.
- The complete response to the SRI Transparency Policy can be viewed on the Mirabaud Asset Management website https://www.mirabaud-am.com/en/responsibly-sustainable.
- The net asset value per share is calculated on each valuation day as defined in the prospectus and can be obtained, as well as practical information, at the Fund's registered office.
- The Fund is subject to the tax laws and regulations of Luxembourg. Depending on your country of residence, this might have an impact on your personal tax position.
- This document describes a share class belonging to a sub-fund of the Fund. The prospectus as well as the annual and semi-annual reports are prepared for the entire Fund. The assets and liabilities of the different sub-funds of the Fund are segregated by law.
- You have the right to convert the shares you hold in one given class to shares of another class within the same Sub-Fund or another sub-fund, provided that you satisfy the conditions for subscription and holding of the relevant class. For more information on other classes, please refer to the Fund's prospectus.
- Mirabaud Asset Management (Europe) SA 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 prospectus for the Fund.
- Information on the remuneration policy of the Management Company is available at https://www.mirabaud.com/en/mirabaud-group/international-presence/offices/country/luxembourg. The policy includes a description of how remuneration and benefits are calculated and also the details of persons responsible for awarding remuneration and benefits. A paper copy of the remuneration policy is available free of charge upon request.

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This key investor information is accurate as at 21 January 2022.