



## CHARGES

The charges you pay are used to pay the cost of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	6.25%
Exit charge	None

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 Charge	1.79%
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### Charges taken from the Fund under certain specific conditions

Performance fee	None
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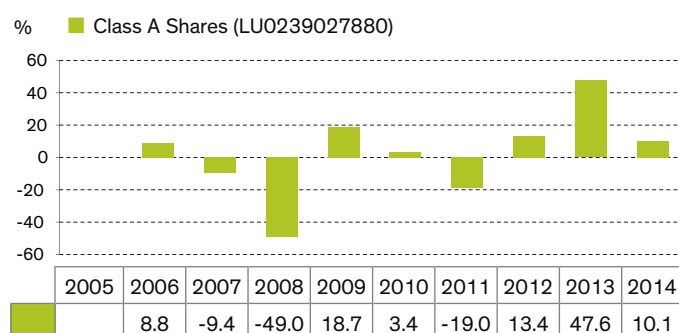
The entry and exit charges shown are maximum figures. In some cases, you might pay less – you can find this out from your financial advisor.

The ongoing charges figure is based on expenses for the year ending December 2014. This figure may vary from year to year. It excludes:

- ▶ Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in an other collective investment undertaking.

For more information about charges, please refer to the Fund's prospectus which is available at [www.abglobal.com](http://www.abglobal.com).

## PAST PERFORMANCE



Please be aware that past performance is not a reliable indicator of future results.

The past performance is shown after deduction of ongoing charges. Any entry/exit fees are excluded from the calculation.

The Fund was launched on 15/12/2005.

The share class of the Fund was launched on 15/12/2005.

Performance is shown only where full calendar-year performance history is available.

Past performance has been calculated in JPY and is expressed as a percentage change of the Fund's net asset value at each year end.

## PRACTICAL INFORMATION

### Custodian & Administrator:

Brown Brothers Harriman (Luxembourg) S.C.A.  
2-8, avenue Charles de Gaulle  
L-1653 Luxembourg

### Management Company:

AllianceBernstein (Luxembourg) S.à r.l.  
2-4, rue Eugène Ruppert, L-2453 Luxembourg

You may obtain free of charge the prospectus in English, French and German, the latest annual and semi-annual reports in English and German, as well as the Net Asset Value (NAV) of the shares at the registered office of the Management Company or online at [www.abglobal.com](http://www.abglobal.com).

**Taxation:** 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 situation. For further details, you should consult a tax advisor.

**Exchanges of shares:** The Fund is a sub-fund of ACMBernstein, which comprises other sub-funds. The assets and liabilities of each sub-fund are segregated from other sub-funds of ACMBernstein. You may under certain conditions convert your shares into shares of another sub-fund of ACMBernstein. For more details about conversion, please refer to the section "How to Exchange or Convert Shares" in the prospectus, which is available online at

[www.abglobal.com](http://www.abglobal.com) and at the registered office of the Management Company.

The Fund enables investments in the Fund in the below listed currencies. You should be aware that each of the following listed currency offerings (and their related ISINs) does not represent a different share class. The sole purpose of such ISINs is to facilitate investments in the Fund in a currency other than the base currency of the Fund. In addition, you should be aware that the past performance and SRRI reflected in this document are calculated in the base currency of the Fund and do not reflect the potential effects of the fluctuations between the Fund's base currency and the investor's investment currency. Offered currencies: LU0289968025 (SGD), LU0239018970 (EUR), LU0239022907 (USD).

**Liability Statement:** AllianceBernstein (Luxembourg) S.à r.l. 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.

Outside of Germany, Austria and Switzerland, ACMBernstein conducts business under the name AllianceBernstein.

ACMBernstein is a mutual investment fund (*fonds commun de placement*) which issues units referred to as "shares" in this document.