

Fund Factsheet / 30.06.2026

## Vontobel Fund - Swiss Money N, CHF

Marketing document for retail investors in: CH

### Investment objective

This actively managed bond fund aims to achieve good investment returns in Swiss francs.

### Key features

While respecting risk diversification, the fund invests worldwide across credit ratings predominantly in Swiss-franc-denominated short-term bonds, notes, and similar interest-bearing securities of sovereign and corporate issuers. Specific limits apply for certain instruments, including high-yield, convertible, or warrant bonds, ABS, and MBS. The residual maturity of the bonds held in the portfolio shall not exceed 3 years, and the average portfolio maturity shall not exceed 1 year. The fund uses its benchmark for performance comparison. The investment team has full discretion.

### Approach

The investment team takes high-conviction decisions based on in-depth economic, relative-value, and issuer analyses. It continuously evaluates inefficiencies across global markets to identify opportunities across interest rates, credit spreads, and currencies. With the focus on risk/return optimization, it dynamically adapts the portfolio, striving to seize opportunities and control risk.

|                                                    |                                                                                                      |
|----------------------------------------------------|------------------------------------------------------------------------------------------------------|
| Portfolio management                               | Melih Sahin                                                                                          |
| Fund domicile, legal structure, SFDR               | Luxembourg, UCITS, Art. 6                                                                            |
| Currency of the fund / shareclass                  | CHF / CHF                                                                                            |
| Launch date fund / shareclass                      | 24.10.2000 / 02.10.2017                                                                              |
| Fund size                                          | CHF 67.33 mio                                                                                        |
| Net asset value (NAV) / share                      | CHF 99.80                                                                                            |
| Benchmark                                          | ICE BofA SARON Overnight Rate Index<br>(-01.09.2019 FTSE 3 Month CHF Eurodeposit Total Return Index) |
| ISIN / WKN / VALOR                                 | LU1683480617 / A2JKN4 / 38261456                                                                     |
| Management fee                                     | 0.10%                                                                                                |
| Ongoing charges (incl. Mgmt. fee) as of 28.02.2026 | 0.29%                                                                                                |
| Maximum entry / switching / exit fee <sup>1)</sup> | 5.00% / 1.00% / 0.30%                                                                                |
| Swing Pricing eligible                             | Yes                                                                                                  |
| Distribution policy                                | reinvesting                                                                                          |

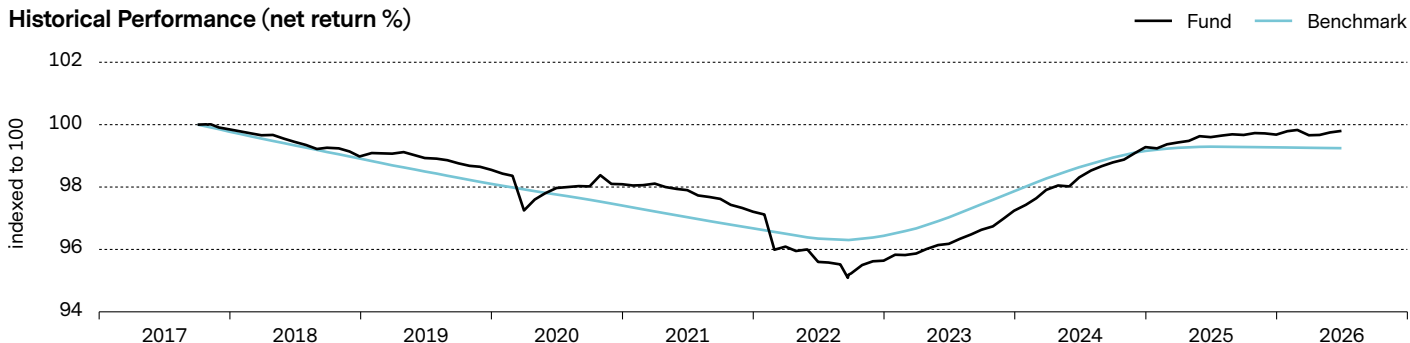
<sup>1)</sup> Refer to fund distributor for actual applicable fees, if any.

| Portfolio Characteristics             | Fund  | Benchmark |
|---------------------------------------|-------|-----------|
| Volatility, annualized <sup>2)</sup>  | 0.36% | 0.21%     |
| Sharpe ratio <sup>2)</sup>            | 1.33  |           |
| Information ratio <sup>2)</sup>       | 1.81  |           |
| Jensen's Alpha <sup>2)</sup>          | 0.48  |           |
| Beta <sup>2)</sup>                    | 1.16  |           |
| Effective duration (years)            | 0.83  | n.a.      |
| Average Rating <sup>3)</sup>          | A     | n.a.      |
| Yield to maturity (YTM)               | 0.48% | n.a.      |
| Average maturity (years)              | 0.91  | n.a.      |
| Average coupon                        | 1.12% | n.a.      |
| Tracking Error, ex-post <sup>2)</sup> | 0.27% |           |

<sup>2)</sup> calculated over 3 years

<sup>3)</sup> The fund may enter into credit derivatives, that may impact the risk and return profile of the fund. Such investments are not considered for this metric.

### Historical Performance (net return %)



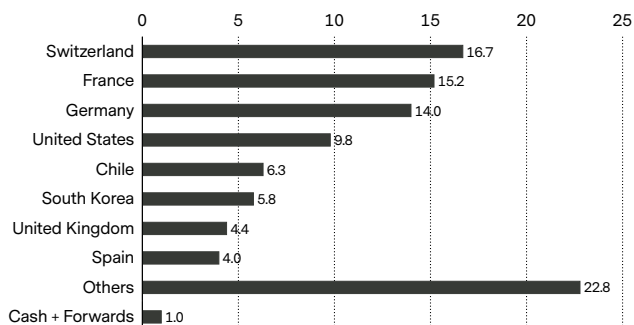
Past performance is not a guide to current or future performance. Performance data does not take account of the entry / exit commissions and costs incurred, and reflects gross distributions reinvested. Performance of a fund can rise or fall, i.e. as a result of currency fluctuations.

|           | 1 m | year to date | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 3 yrs p.a. | 5 yrs p.a. | since inception |
|-----------|-----|--------------|------|------|------|------|------|------|------|------|------|------|------------|------------|-----------------|
| Fund      | 0.1 | 0.1          | n.a. | n.a. | -0.9 | -0.4 | -0.5 | -0.9 | -1.6 | 1.7  | 2.1  | 0.4  | 1.2        | 0.4        | -0.2            |
| Benchmark | 0.0 | 0.0          | n.a. | n.a. | -0.9 | -0.8 | -0.7 | -0.7 | -0.2 | 1.5  | 1.3  | 0.1  | 0.8        | 0.5        | -0.8            |

### Major positions (%)

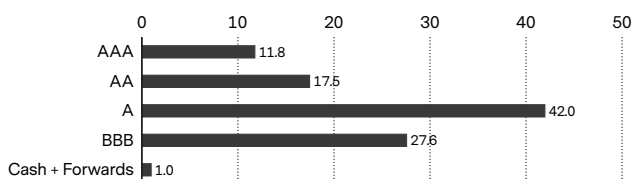
|                                                           |             |
|-----------------------------------------------------------|-------------|
| 0% Pfandbriefzentrale 27.01.2027 Senior                   | 3.7         |
| 0.315% Deutsche Bank 14.09.2027 Senior Non-Preferred (10) | 2.1         |
| 0.477% Caixabank 01.07.2027 Senior Non-Preferred (10)     | 1.8         |
| 1.03% TRATON Fin Lux 26.06.2028 Reg-S Senior              | 1.8         |
| 0.1475% BNP Paribas 13.07.2027 Senior Non-Preferred (10)  | 1.8         |
| 2.2075% Volksw Fin Serv 12.02.2027 Senior                 | 1.7         |
| 0.832% Thermo Fisher Scien 07.09.2026 Senior              | 1.6         |
| 2% Aypo Hldg 15.09.2026 Senior                            | 1.5         |
| 2.1% Würth Fin Intl 16.11.2026 Senior                     | 1.5         |
| 0.5% Hypo Vorarl Bk 07.04.2027 Senior                     | 1.5         |
| <b>Total</b>                                              | <b>19.0</b> |

### Geographical breakdown (%)



The fund may enter into interest rate and credit derivatives, that may impact the risk and return profile of the fund. Such investments are not shown in the chart.

### Credit ratings breakdown (%)



The fund may enter into credit derivatives, that may impact the risk and return profile of the fund. Such investments are not shown in the chart.

### Risks

Investing in the Sub-Fund implies the following risks which are described in detail in the section "Risks" of the Sales Prospectus. The table below explains which risks are specifically related to the Sub-Fund and could affect an investment in the Sub-Fund.

| Investment Fund Risks                                                                                                                             | Investment Management Risks                                                                                                                                                                                                            | Other Risks                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>– Performance Risk</li> <li>– Market Risk</li> <li>– Operational Risk</li> <li>– Liquidity Risk</li> </ul> | <ul style="list-style-type: none"> <li>– Fixed Income Risk</li> <li>– Credit Risk</li> <li>– Interest Rate Risk</li> <li>– Financial Derivative Instruments Risks</li> <li>– Currency Risk</li> <li>– Currency Trading Risk</li> </ul> | <ul style="list-style-type: none"> <li>– Sustainability Risk</li> </ul> |

Any of these risks could cause a Sub-Fund to lose money, to perform less well than similar investments, to experience high volatility of the Share price, or to fail to meet its investment objective over any period of time. It cannot be guaranteed that the investor will recover the capital invested.

### Glossary

**Alpha**, or Jensen's Alpha, is a measurement of the performance of a fund relative to its reference index. Alpha is positive (or negative) when the relative performance is larger (or smaller) than that of the reference index. **Average Maturity** indicates the length of time until the initial investment amount of a bond is due to be repaid. "Average maturity" is calculated on a bond portfolio by weighting each bond's residual maturity by its relative size. **Average Rating**, or credit rating, assesses a bond issuer's ability to repay on time all its debt (interest and principal). High ratings, like AAA or Aaa, indicate low risk (i.e., low probability of default), while ratings such as BBB- or Baa3 indicate a higher risk. **Benchmark** is an index, a rate, or a combination thereof, to which funds are compared in order to measure the relative performance of a fund. **Beta** is a measure of a fund's sensitivity compared to a market (represented by its reference index). A beta of 1.05 means that a fund's prices move 5% more than the index when the market rises or falls. **Coupon** is a payment to holders of bonds on a pre-defined basis, normally with a specific periodicity and percentage. Average Coupon for a bond fund is calculated as capital-weighted average of the coupon rates of all bonds in a portfolio. **Distribution policy** of a fund defines the dividend distribution for its share classes to investors. Accumulating share classes reinvest the income received from the fund holdings back into the fund and do not distribute to shareholders. Distributing shares typically make cash payments to shareholders on a periodic basis. **Effective duration**, also called option-adjusted duration, is used to calculate the interest rate sensitivity of bonds that have uncertain cash flows due to embedded options. **Information ratio** is a measurement of portfolio returns in excess of the reference index per unit of return volatility. It is used to measure a portfolio manager's ability to generate excess returns relative to a reference index. **ISIN** (International Securities Identification Number) is a unique code that identifies a specific financial security. It is assigned by a country's respective national numbering agency (NNA). **Management fee** is a fee which covers the costs charged to a fund relating to portfolio management services and, if applicable, to distribution services. **Net Asset Value (NAV) / share** also known as the share price of a fund, represents the value per share of the fund. It is calculated by dividing the fund's assets less its liabilities by the number of shares outstanding. For most funds it is calculated and reported daily. **Ongoing charges** expresses the sum of the costs of running a fund on an ongoing basis, like the management fee and various legal and operating costs. It is calculated retroactively over a period of 12 months as a percentage of the fund assets. If the available data is insufficient, for example, for newly launched funds, ongoing charges may be estimated using data from funds with similar characteristics. **Share class** is a compartment of a fund with a distinct client type, distribution policy, fee structure, currency, minimum investment, or other characteristics. The characteristics of each share class are described in the fund prospectus. **Sharpe ratio** measures excess return per unit of risk. The ratio is the average return earned in excess of the risk-free rate per unit of volatility. A portfolio with a higher Sharpe ratio is considered superior relative to its peers. **Swing Pricing eligible** is an industry standard mechanism to protect long term investors in a fund against trading costs occurring when investors enter or exit the fund. This is achieved by adjusting the NAV upwards or downwards respectively so that the additional trading costs caused by subscriptions or redemptions are borne by investors trading in the fund. Full details of the Swing Pricing mechanism are given in the fund prospectus. **Tracking error** is the standard deviation of the difference between the returns of a fund and its reference index, expressed as a percentage. The more actively a fund is managed, the higher the tracking error. **VALOR** is an identification number issued by SIX Financial Information and assigned to financial instruments in Switzerland. **Volatility** measures the fluctuation of a fund's performance over a certain period. It is most commonly expressed using the annualized standard deviation. The higher the volatility, the riskier a fund tends to be. **WKN** (or Wertpapierkennnummer) is an identification code of securities registered in Germany, issued by its Institute for Issuance and Administration of Securities. **Yield to maturity (YTM)** measures the return of the fund if all the bonds in the portfolio of the fund were held to maturity. The ratio is expressed as an annual return in percent.

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