

This information is intended as a summary of key investor rights in the relevant collective investment schemes for which the Bank Julius Baer & Co Ltd, a company incorporated and registered in Switzerland, acts as a distributor for the purposes of the European Union Cross Border Distribution Regulation (Regulation (EU) 2019/1156).

It is not intended to be, and should not be considered as an exhaustive list of all rights which investors may have in respect of the collective investment scheme. Where a collective investment scheme is listed on a stock exchange, there may be other regulations that bestow rights on investors that are not specifically covered in this information. Please refer to the offering and constitutive documents of the relevant collective investment scheme for further details in respect of the functioning of the particular collective investment scheme.

- **Right to participate in the investments of the collective investment scheme**

The shares entitle the holders to participate proportionately in the profits and losses of the relevant collective investment scheme to which the shares relate, subject to any differences between the terms and characteristics applicable to different share classes. The full details of each collective investment scheme investment objective and policy as well as features of each share class are set out in the relevant offering document.

- **Right to receive income**

Each investor has the right to a proportionate share of the income (if any) of the collective investment scheme in which the investor has invested. Depending on the nature of the shares held by the investor, such income may either be accumulated into the net asset value of the shareholder's shares, or distributed to the shareholder as a dividend payment, in accordance with the terms of the offering document.

- **Right to receive information**

Each investor has the right to receive certain information about the collective investment scheme in which the investor has invested. This information includes the latest annual and semi-annual financial statements (as may be applicable) and the current offering document, all of which may be requested free of charge from the distributor, the relevant investment manager, administrator or central administration agent of the fund. The latest net asset value per share of the relevant collective investment scheme is also available on request and free of charge from the distributor, the relevant investment manager, administrator or central administration agent. Further details in this regard are set out in each relevant fund's offering document.

- **Right to attend and vote at shareholder meetings**

Each investor has the right to receive notice of, attend in person or by proxy, and vote at, general meetings of the relevant collective investment scheme in which the investor has invested. Investors also have the right to be treated fairly and equally, in line with the conditions set out in the prospectus and constitutive documents of the relevant fund, in the event of a liquidation of the relevant collective investment scheme or share class in which the investor may be invested.

- **Right to redeem shares**

Each investor has the right to request a redemption of their share in the relevant collective investment scheme on a valuation day at the shares' net asset value, in line with the terms of the redemption process as set out in the offering document.

- **Right to complain**

Each investor which is not satisfied with its experience as an investor in the collective investment scheme is entitled to file a complaint free of charge with Julius Baer or its delegates and such complaint must be resolved promptly and effectively in line with the applicable complaint resolution procedures.

- **Investor rights against the collective investment scheme and service providers of the collective investment scheme**

As an investor, you have a right of action against the collective investment scheme for any breach of contract. Investors in the collective investment scheme do not have any direct contractual rights against any service provider appointed due to the absence of any direct contractual relationship between the investor and the relevant service provider. Instead, the plaintiff in an action in respect of which a wrongdoing is alleged to have been committed against the collective investment scheme, or its management company by the relevant service provider is typically the fund or its management company as applicable. Notwithstanding the foregoing, an investor has a regulatory right of action to pursue the Depositary appointed by the Fund in respect of (i) any loss of an asset held in the custody of the Depositary or any delegate of the Depositary or (ii) any other losses caused by the Depositary's negligent or intentional failure to properly fulfil its obligations under applicable regulations.