UNION BANCAIRE PRIVÉE

GÉRIFONDS — Ingénieurs en fonds depuis 1970 —

Key investor information

This document provides investors with key information about this sub-fund. It is not a promotional document. The information it contains is provided under legal obligation to help you understand the nature and associated risks of investing in this sub-fund. You are advised to read it in order to make an informed decision on whether or not to invest.

High Grade CHF Income Plus (the sub-fund)

is a sub-fund of UBAM (CH) (the Fund)

Class A+ (the class) **(ISIN: CH0521629029)**

Fund management company: GERIFONDS SA, a company of the Banque Cantonale Vaudoise (BCV) group

Objectives and investment policy

- The sub-fund aims to generate stable yields in Swiss francs by investing directly and/or indirectly in Swiss and international bond markets, investment Grade and high yield (up to 25%).
- The sub-fund is actively managed in order to benefit from all yield opportunities presented.
- The sub-fund's assets are exposed to bond markets directly or through the use of derivative financial instruments. Speculative securities (High Yield) are limited to a maximum of 25% of the sub-fund's assets.
- For direct investments, currency risks are hedged against the sub-fund's base currency.
- Investors may request to redeem their units every bank business day, unless the price of the positions held by the sub-fund is unavailable (closed market).
- The class distributes its net income once a year.
- The class supports its own transaction costs which are deducted from the yield.
- The class is open to all investors authorised to invest by virtue of a specific written agreement entered into with UNION BANCAIRE PRIVEE, UBP SA, or another entity of the UBP Group.

Risk profile and income

Lower Risk — Higher Risk

Potentially lower yield — Potentially higher yield

1	2	**3**	4	5	6	7

- The risk category represents the annual historical volatility over a period of 5 years.
- Simulated and historical data, such as the data used to calculate the synthetic risk indicator, may not be a reliable indicator of the future risk profile of the class.
- The risk category shown is not a target or a guarantee and may change over time.
- The lowest risk category does not mean a risk-free investment.
- The sub-fund is exposed, directly and/or indirectly, to high quality or speculative debt securities of public or private issuers around the world, which explains the allocation of this risk category.
- The sub-fund offers no guarantee or protection of capital.

The class is also exposed to the following risks that are not taken into account by the synthetic risk indicator:

- Credit risk: The sub-fund invests in bonds; issuers may not be able to fully repay the loan.
- Liquidity risk: A market's possible inability to absorb given trading volumes, thus affecting the purchase and sales of positions held by the sub-fund.
- Counterparty risk: When a third party (borrower or structure) is not able to meet its obligations to the sub-fund, which may adversely affect the value.
- Operational risk: Arises when inadequate or defective internal processes negatively impact the value of the sub-fund.
- Risks linked to derivative financial instruments: Their value is dependent of that of an underlying asset. A marginal change in the price of the underlying asset may cause a significant change in their price.

Fees

Fees charged to the investor	
Issue fee	None
Redemption fee	None
The percentage shown is the maximum that can be deducted from the capital invested by the investor.	
Fees charged to the assets of the class over a year	
Ongoing costs	0.41%
Fees charged to the assets of the class under specific conditions	
Performance fee	None

The fees are used for the operation of the class, including its marketing and distribution. These fees reduce the potential growth of the investment.

The **issue and redemption fees** are maximums and, in certain cases, the investor may pay less. Please consult your financial advisor or distributor for the actual amount of the issue and redemption fees.

The **ongoing costs** are based on figures for the period ending December 31, 2021, which fluctuate from one year to the next. They do not include transaction costs paid to third parties, except for costs related to the issue or redemption of units in target funds.

For further information concerning fees, please refer to the "Fees and expenses" section in the Fund's prospectus.

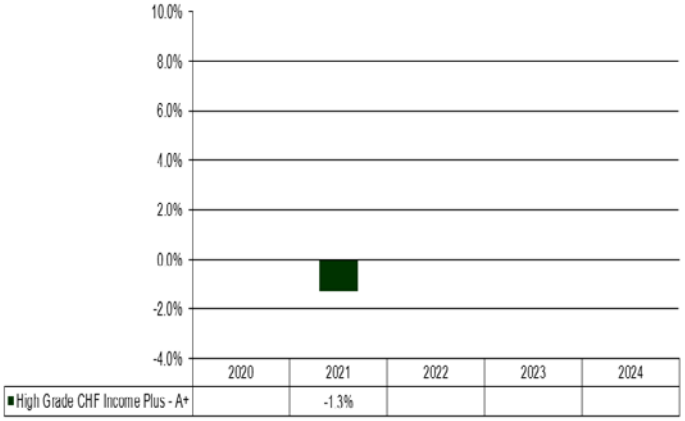
Past performance

The class was launched on 18 May 2020 (the sub-fund was launched on 115 April 2020).

Past performance is not indicative of future performance.

Past performance does not take into account commissions and costs incurred for the issue and redemption of units.

Past performance has been calculated in CHF.



Practical information

- Custodian Bank: Banque Cantonale Vaudoise, Lausanne.
- The Fund contract and prospectus as well as the most recent annual and semi-annual reports are available in French, free of charge from the registered office of GERIFONDS SA, Rue du Maupas 2, 1002 Lausanne, or on its website www.gerifonds.ch.
- Additional information, the most recent unit prices and other practical information can be obtained from GERIFONDS SA or from its website www.gerifonds.ch.
- GERIFONDS 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 Fund contract and prospectus.
- This document describes a class of a sub-fund of the Fund.
- The assets and liabilities of the various sub-funds are segregated. This means that investors are only entitled to the assets and income of the sub-fund in which they have invested.
- Other classes exist in this sub-fund. For more information, please refer to the "Information on the umbrella fund and sub-funds" section of the Fund's prospectus.
- Tax legislation may have an impact on the personal tax situation of the investor.

This sub-fund is approved and supervised by the Swiss Financial Market Supervisory Authority (FINMA).
The key investor information provided in this document is accurate as at 18 February 2022.

The present document is a translation. For the interpretation of the key investor information, only the French version is authoritative.