# KEY INFORMATION DOCUMENT

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

# BEKB Aktien Schweiz B

## PRODUCT

| | |
|---|---|
| **Product:** | BEKB Aktien Schweiz B (hereinafter «Product») is a unit class of the sub-fund BEKB Aktien Schweiz (hereinafter «Fund»), a sub-fund of the umbrella fund BEKB Aktienfonds. |
| **Issuer name:** | The fund is managed by Swisscanto Fund Management Company Ltd., Zurich (fund management company), a company of Zürcher Kantonalbank group. |
| **Asset manager:** | Berner Kantonalbank |
| **ISIN:** | CH0305280817 |
| **Website:** | www.swisscanto.com |
| **Phone:** | +41 58 344 49 00 |

**The fund and Swisscanto Fund Management Company Ltd., Zurich, are authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority FINMA.**

**Date of the document:** 13/02/2026

## WHAT IS THIS PRODUCT?

**Type:**
Collective investment scheme in accordance with the Swiss Federal Act on Collective Investment Schemes (CISA). The fund's performance depends on the performance of the underlying investments, as further described in the «Objectives» section.

**Term:**
The term of this product is indefinite and it has no maturity date. The manufacturer may reposition the product at any time, merge it with another product or terminate it unilaterally and without notice.

**Objectives:**
The investment objective of the fund is to use an equity portfolio focused on Swiss value stocks to generate adequate income and capital gains and to outperform the benchmark.
The fund invests primarily in shares and other equity securities that feature in the reference index as well as in other assets permitted by the fund contract. ESG criteria (environmental, social, and governance) are systematically taken into account in the investment selection process in accordance with the sustainability policy of the asset manager.
Reference index: Swiss Performance Index (SPI®)

Fund units are issued and redeemed basically on every bank business day in Switzerland.
Earnings and profits of the unit class are not distributed, but reinvested.
Cantonal Bank of Zurich, Bahnhofstrasse 9, 8001 Zurich, was appointed as the custodian bank.
The liability of the assets of a fund within the umbrella fund for claims against the assets of another fund is excluded.

**Intended retail investor:**
This product is suitable for investors who ...
... have at least a basic knowledge of the financial instruments contained in the product;
... have a long-term investment horizon;
... would, in a worst-case scenario, be able to withstand the loss of the entire invested capital.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

**Risk indicator**

Lower risk < 1 2 3 **4** 5 6 7 > Higher risk

The risk indicator assumes you keep the product for 6 years.
The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
We have classified this product as class 4 out of 7, which is a medium risk class.
Reasons for this risk classification: Equity market and company-specific price volatility.
**Be aware of currency risk.** You may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This type of risk is not considered in the indicator shown above.
For more details on potential risks, please refer to the sales prospectus.
This product does not include any protection from future market performance so you could lose some or all of your investment. If we cannot pay what is due to you, you could lose all of the capital invested.

### Performance scenarios

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

**The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product with partial use of a suitable benchmark in the last 11 years. Markets could develop completely differently in the future.**

| **Recommended holding period: 6 years**<br>**Example Investment: 10 000 CHF** | | | |
|---|---|---|---|
| **Scenarios**<br>**Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.** | | **If you exit after 1 year** | **If you exit after 6 years**<br>Recommended holding period |
| **Stress scenario** | **What you might get back after costs** | **4 185 CHF** | **3 769 CHF** |
| | Average return each year | -58.15 % | -15.01 % |
| **Unfavourable scenario** | **What you might get back after costs** | **8 188 CHF** | **10 493 CHF** |
| | Average return each year | -18.12 % | 0.81 % |
| **Moderate scenario** | **What you might get back after costs** | **10 282 CHF** | **12 834 CHF** |
| | Average return each year | 2.82 % | 4.25 % |
| **Favourable scenario** | **What you might get back after costs** | **12 516 CHF** | **15 246 CHF** |
| | Average return each year | 25.16 % | 7.28 % |

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 11/2017 and 10/2023.
Moderate scenario (for the recommended holding period): This type of scenario resulted from an investment between 09/2016 and 08/2022.
Favourable scenario (for the recommended holding period): This type of scenario resulted from an investment between 03/2016 and 02/2022.

## WHAT HAPPENS IF SWISSCANTO FUND MANAGEMENT COMPANY LTD., ZURICH, IS UNABLE TO PAY OUT?

The assets of the Fund and the assets of the fund management company are held separately. Therefore, a default by the fund management company will not affect the value of your investment. If the custodian bank goes bankrupt, the Fund's assets deposited with the custodian bank will not be included in the bankruptcy estate but will be segregated for the benefit of the Fund. In such a case, the claims by the Fund against the custodian bank in the form of privileged deposits are given priority by the custodian bank, but are otherwise treated as ordinary claims in the bankruptcy proceedings.

## WHAT ARE THE COSTS?

**The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.**

### Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- CHF 10 000 is invested.
- In the first year you would get back the amount that you invested (0 % annual return). For the other holding period we have assumed the product performs as shown in the moderate scenario.

| | **If you exit after 1 year** | **If you exit after 6 years** |
|---|---|---|
| **Total costs** | **318 CHF** | **1 170 CHF** |
| Annual cost impact* | 3.18 % | 1.53 % |

*This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 5.77 % before costs and 4.25 % after costs.

### Composition of costs

| **One-off costs upon entry or exit** | | **If you exit after 1 year** |
|---|---|---|
| **Entry costs** | 1.50 % of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge. | **Up to 150 CHF** |
| **Exit costs** | 0.50 % of your investment before it is paid out to you. | **Up to 50 CHF** |
| **Ongoing costs** | | |
| **Management fees and other administrative or operating costs** | 1.10 % of the value of your investment per year. | **117 CHF** |
| **Portfolio transaction costs** | 0.01 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | **1 CHF** |
| **Incidental costs taken under specific conditions** | | |
| **Performance fees** | We do not charge a performance fee for this product. | **0 CHF** |

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

**Recommended holding period: 6 years**
The recommended holding period for this product is 6 years. It is determined on the basis of the fund's risk and reward profile. Your ideal holding period may be different from this recommended holding period. We recommend that you discuss this with your advisor. If the holding period is shorter than the recommended holding period, this may have a negative impact on your investment's risk and reward profile. In principle, fund units may be redeemed on every bank business day in Switzerland. Any costs are shown under «Composition of costs» above.

## HOW CAN I COMPLAIN?

If you have any complaints about the product, the product manufacturer or the person who recommended or sold the product to you, please contact your advisor or Swisscanto Fund Management Company Ltd., Zurich.
The fund management company will handle your request and provide you with feedback as soon as possible.

| | |
|---|---|
| **Postal address:** | Swisscanto Fund Management Company Ltd.<br>Postfach<br>CH-8010 Zurich |
| **Website:** | www.swisscanto.com/ch/en/rechtliches/umgang-mit-anlegerbeschwerden.html |
| **E-mail:** | compliance@swisscanto.ch |

## OTHER RELEVANT INFORMATION

Further information about the fund (e.g. fund contract, prospectus, annual report and semi-annual report) as well as other practical information, including the latest unit prices, can be accessed in German free of charge at www.fundinfo.com.

The past performance of this product can be found by following this link
https://api.kneip.com/v1/documentdata/permalinks/KPP_CH0305280817_en_CH.pdf
Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
Past performance shows the product's performance as the percentage loss or gain per year.

Previous performance scenario calculations can be found by following this link
https://api.kneip.com/v1/documentdata/permalinks/KMS_CH0305280817_en_CH.csv.