

# Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Julius Baer Multicooperation - JULIUS BAER STRATEGY INCOME (EUR), a sub-fund of the SICAV Julius Baer Multicooperation (ISIN: LU0818796640, share class: C - EUR)

Swiss & Global Asset Management (Luxembourg) S.A., part of GAM Holding AG, manages this Fund

### Objectives and investment policy

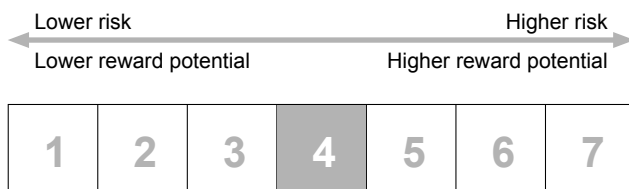
- The aim of the sub-fund ("Fund") is to achieve a stable performance and a consistent return in euros (EUR), while keeping risk at a moderate level. For this purpose, it invests on a worldwide, diversified basis in various asset classes in order to be able to react flexibly to market conditions.
- The Fund invests between 50% and 80% of its assets in debt securities worldwide and between 10% and 35% in shares worldwide. In addition, the Fund may hold between 0% and 40% of its assets in money market instruments or liquidity. Finally, the Fund may also invest a maximum of 25% in alternative investments.
- The Fund invests in variable-rate and fixed-rate debt securities. These securities are issued by companies, quasi-state entities and governments. The selection may be made from debt securities with all maturities, in all currencies, and with all quality characteristics in terms of the ability to repay the debts. The Fund may also invest in debt securities which can be converted into shares
- Up to 55% of the Fund's assets may be invested in currencies other than the euro (EUR). Currency risks are not hedged. In addition to debt securities and shares, the Fund invests in other funds. The Fund may also invest a maximum of 25% of its assets in alternative assets (e.g. commodities, precious metals, hedge funds, real estate). The Fund may use complex financial

instruments (e.g. derivatives) to achieve its investment objective.

The Fund also has the following characteristics of importance to investors:

- The Fund has a free choice of the financial instruments it uses and of the asset classes in which it invests
- Investors may buy or sell the Fund on any bank working day in Luxembourg
- The Fund has several share classes. These may differ with regard to charges, currency and the use of income
- Income in this share class is distributed annually to investors
- Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within five years

### Risk and reward profile



The above indicator shows what risk and reward characteristics the Fund has, based on the Fund's historical performance over the last 5 years. Where a 5-year performance history is not available, the history has been simulated on the basis of an appropriate benchmark index

- The Fund is assigned to the category indicated above because of the fluctuations in its value in the past
- The indicator helps investors to have a better understanding of the potential gains and losses which the Fund offers. Even the lowest category does not mean a risk-free investment
- The past performance of the Fund provides no indication of its current or future performance
- This allocation to a risk category may change over time because the future performance of the Fund may fluctuate differently from in the past
- The Fund does not offer the investor a guaranteed return. Nor does it offer assurance of fixed repayment of the money invested in the Fund by the investor

The indicator takes account of those risks which are entailed in the Fund's net asset value. These mainly involve fluctuations in the value of investments. In addition to the risks expressed through the indicator, the Fund's net asset value may also be significantly affected by the following factors:

- The Fund invests in assets which are generally easy to trade and may therefore be sold at their market value under normal circumstances. However, it cannot be ruled out that in certain extreme situations (e.g. market turbulences) the tradeability of the assets in the Fund may be limited. In such situations, the assets in the Fund may only be sold at a loss, which will reduce the value of the Fund
- The Fund invests in debt securities which are exposed to the risk that the borrower will be unable to meet its payment obligations
- The Fund invests in complex financial instruments (e.g. derivatives), the value of which is connected to underlying assets. Certain of these financial instruments may produce a leverage effect which may have a sharp impact on the Fund's net asset value
- Emerging economies often have an unstable political situation. This may lead to unexpected political situations and decisions (e.g. expropriation of assets) which have a negative effect on the capital markets in such countries. Accordingly, the performance of Funds which invest in such countries may be negatively affected

## Charges

The costs borne by you are used to pay for the management of the Fund and its distribution and marketing. These costs reduce the Fund's performance.

One-off charges taken before or after you invest

**Entry charge** 5.00%

**Exit charge** 3.00%

**Conversion fee** 1.00%

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 charges** 0.80%

Charges taken from the fund under certain specific conditions

**Performance fee:**

None

Both the issue and redemption fees and the conversion fees are maximum rates. You may be charged less than this. Your advisor will be able to provide you with further information.

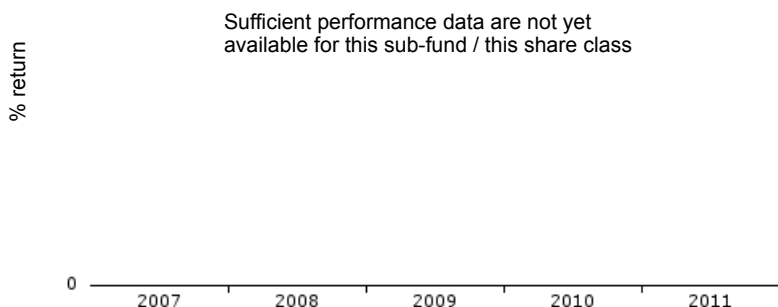
The ongoing costs shown here are a cost estimate, as there are no figures from the previous year. It does not include:

- Transaction costs, except if the Fund has to pay issue and redemption fees to buy or sell other collective investments

Further information on costs is provided in the full prospectus. This can be downloaded from the websites [www.jbfundnet.com](http://www.jbfundnet.com) and [www.fundinfo.com](http://www.fundinfo.com).

## Past performance

- Launch date of the Fund: 1999 Activation date of the share class: 2012



## Practical information

- The custodian is RBC Investor Services Bank S.A., 14, Porte de France, L-4360 Esch-sur-Alzette.
- Further information on this Fund or other share classes or sub-funds of the SICAV may be found in the prospectus, in the articles of association, in the most recent annual report and in subsequent semi-annual reports of the SICAV.
- The net asset value is published daily at [www.jbfundnet.com](http://www.jbfundnet.com) and [www.fundinfo.com](http://www.fundinfo.com).
- The SICAV is subject to Luxembourg tax law. This may affect your personal tax situation.
- Swiss & Global Asset Management (Luxembourg) S.A. may be held liable only on the basis of a statement included in this document which is misleading, erroneous or incompatible with the relevant parts of the UCITS prospectus.
- Investors have a right of exchange between the sub-funds of the Luxembourg SICAV.
- Julius Baer Multicooperation is organised as a Société d'Investissement à Capital Variable which is governed by Luxembourg law.
- The representative in Switzerland is Swiss & Global Asset Management AG, Hardstrasse 201, Postfach, 8037 Zurich. The paying agent in Switzerland is Julius Bär & Co. AG, Bahnhofstrasse 36, Postfach, 8010 Zurich. The prospectus, the Key Investor Information Document ("KIID"), the articles of association and the semi-annual and annual reports may be obtained free of charge from the representative or at [www.jbfundnet.com](http://www.jbfundnet.com).