

# 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.

## **UBS (Lux) Bond SICAV - Global Short Term Flexible (USD), class (CAD hedged) P-acc (ISIN: LU2254328649), CAD**

a sub-fund of UBS (Lux) Bond SICAV

This sub-fund is managed by UBS Asset Management (Europe) S.A. (the Fund Management Company).

### **Objectives and investment policy**

The actively managed sub-fund invests primarily in a globally diversified portfolio of bonds issued by borrowers with high credit ratings (e.g. bonds issued by governments with high credit ratings, corporate bonds, agency bonds, securitised bonds (ABS, MBS)). The sub-fund may also make opportunistic investments in, for example, emerging market bonds and high-yield bonds. The average credit rating of the portfolio is high (rated investment grade by the main rating agencies). The use of derivatives is a key element in achieving the investment objectives. Derivatives are used as an investment and for hedging purposes as part of efficient portfolio management. The duration of the overall portfolio will be between 0 and 4 years.

The sub-fund uses the benchmark Bloomberg Global Aggregate 1-3 years TR (USD hedged) Index as a reference for portfolio construction, to compare the sustainability profile and for performance comparison. Although a portion of the portfolio may be invested in the same instruments and at the same weightings as the benchmark, the Portfolio Manager is not bound by the benchmark when selecting instruments. In particular, the Portfolio Manager may, at its discretion, invest in bonds of issuers not included in the benchmark and/or structure the proportion of investments in sectors differently from their

weighting in the benchmark in order to take advantage of investment opportunities. In times of high market volatility, the sub-fund's performance may therefore deviate significantly from the benchmark. This sub-fund promotes environmental and/or social features, but does not pursue a sustainable investment objective.

The return of the fund depends primarily on the development of interest rates and creditworthiness of the issuers and the interest income. The return may also be affected by currency fluctuations, where active or unhedged positions exist.

In principle, investors may ask the Management Company to redeem their units on any business day in Luxembourg.

Income of this share class is reinvested.

The exchange rate risk of the share class currency is to a large extent hedged against the currency of the fund.

The sub-fund may enter into securities lending transactions.

### **Risk and reward profile**



#### **More about the risk category**

- The risk category is based on the estimated future volatility of the fund. The method used for this estimate depends on the fund type and historical data.
- Historical performance is not a reliable indicator for future performance.
- The risk category allocated is not static and may vary over time.
- Allocation to the lowest risk category does not mean that an investment in this fund is free of risk.

#### **Why is the fund in this category?**

- The fund is in risk category 4 because the volatility of its returns is moderate. The fund invests in bonds and may therefore be subject to volatility. This requires corresponding risk tolerance and capacity. The value of a unit may fall below the purchase price. Changes in interest rates have an effect on the value of the portfolio. The value of a unit may be influenced by currency fluctuations.

#### **Further material risks**

- Investment grade bonds are usually considered as carrying low to medium credit risk (i.e. potential loss due to failure of issuer).
- Investment in fixed income securities are usually considered as carrying credit risk (i.e. potential loss due to failure of issuer).
- Sub-investment grade bonds are usually subject to a high credit risk (i.e. potential loss due to failure of issuer).
- The fund can invest in less liquid assets that may be difficult to sell in distressed markets.
- The fund may use derivatives, which can reduce or increase investment risk (including the risk of loss due to the bankruptcy of the counterparty).
- Emerging market bonds are usually subject to a high credit risk (i.e. potential loss due to failure of issuer).
- The fund pursues a very active management approach. This means that the fund's performance may deviate considerably from the market rate of return.
- Every fund reveals specific risks, a detailed and comprehensive list of risk descriptions can be found in the prospectus.

## Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	3.00%
Exit charge	0.00%
Conversion fee	3.00%

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	0.94%
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### Charges taken from the fund under certain specific conditions

Performance fee	none
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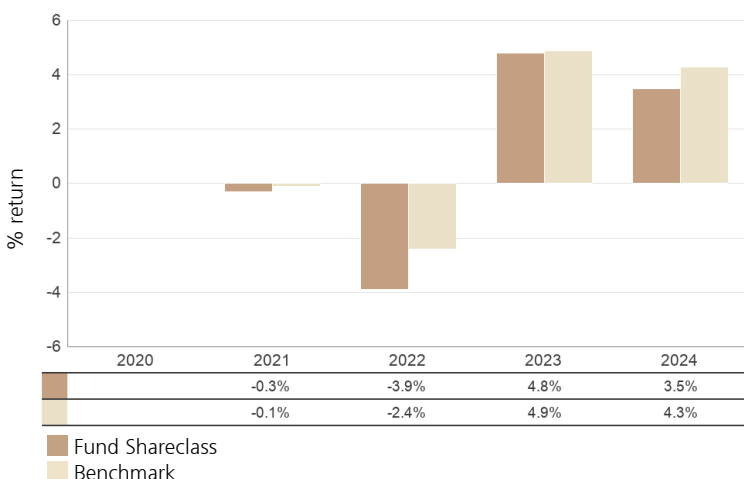
The **entry charge** shown is a maximum figure. In some cases you might pay less – you can find this out from your financial adviser.

The **ongoing charges** figure is based on the last twelve months prior to the preparation of this document. This figure may vary from year to year. It generally excludes:

- Securities lending related costs and portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

For more information, please see the charges section of the fund's prospectus, which is available at [www.ubs.com/funds](http://www.ubs.com/funds).

## Past performance



### Historical performance is not a reliable indicator of future results.

The chart shows the class's investment returns calculated as a percentage change in the fund's net asset value from the end of one year to the end of the next. In general, the calculation of past performance takes account of all costs but not the issuing commission. If the fund is managed against a benchmark, its return is also shown.

30.11.2018: Change of investment policy, i.e. the performance was achieved under conditions that no longer apply.

The class was launched in 2020. The fund was launched in 2011

The past performance is calculated in CAD.

Where shown, the benchmark is a reference point to which the performance of a share class can be compared. The subfund does not intend to replicate the benchmark.

For share classes with "hedged" in their name, currency-hedged versions of the benchmark (or equivalent) may be used where available.

## Practical information

### Depository

UBS Europe SE, Luxembourg Branch

### Further Information

Information about UBS (Lux) Bond SICAV and its available share classes, the full prospectus, the latest annual and semi-annual reports and other information can be obtained free of charge in English or German from the Management Company, the Central Administrator, the Depository, the fund's distributors or online at [www.ubs.com/funds](http://www.ubs.com/funds). The currency of the unit class is CAD. The price of shares is published on each business day and is available online at [www.ubs.com/funds](http://www.ubs.com/funds).

The details including the procedures related to complaints handling, the strategy followed for the exercise of voting rights of the fund, the conflict of interest, the best execution policy and the up-to-date remuneration policy including but not limited to a description of how remuneration and benefits are calculated, the responsibility of the Remuneration Committee are available on [www.ubs.com/ame-regulatorydisclosures](http://www.ubs.com/ame-regulatorydisclosures). A paper copy will be made available free of charge upon request.

Investors may switch between sub-funds of the umbrella fund and/or share classes at the conversion fee indicated above. A switch of RMB-denominated share classes is only possible between sub-funds or share classes whose currency is RMB.

### Tax Legislation

The tax laws in your country of tax residence or domicile will determine how income and capital from your investment in the fund will be taxed. For information on the tax implications of the investment, please contact your tax advisor.

### Liability Statement

The Management Company may be held liable solely on the basis of any statement contained in this document that is misleading, incorrect or inconsistent with the relevant parts of the prospectus.

The benchmark is the intellectual property of the index provider. The Share Class is not sponsored or endorsed by the index provider. Please refer to the Fund's prospectus for full disclaimer.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

The Management Company is authorised in Luxembourg and regulated by the supervisory authority Commission de Surveillance du Secteur Financier (CSSF).

This key investor information is accurate as at 17/02/2025.