

## Robeco FinTech XH CHF

Robeco FinTech is an actively managed fund that invests in stocks in developed and emerging countries. The stock selection is based on fundamental analysis within a proprietary FinTech universe that covers payments, financial infrastructure, financial management, data & analytics and digital assets. Custom valuation models are used to select stocks with good earnings prospects and a reasonable valuation. These are individually assessed on the basis of industry trend analysis, in-depth discussions with corporate management, analysts and industry experts. The fund's objective is to achieve a better return than the broad equity index.



Patrick Lemmens, Michiel van Voorst CFA, Koos Burema  
Fund manager since 17-11-2017

### Performance

|               | Fund   | Index  |
|---------------|--------|--------|
| 1 m           | -1.41% | 0.38%  |
| 3 m           | -8.38% | 2.58%  |
| Ytd           | 0.42%  | 15.20% |
| 1 Year        | 0.42%  | 15.20% |
| 2 Years       | 9.30%  | 15.59% |
| 3 Years       | 13.91% | 15.94% |
| 5 Years       | -1.79% | 8.79%  |
| Since 08-2020 | 0.94%  | 10.11% |

Annualized (for periods longer than one year)  
Note: due to a difference in measurement period between the fund and the index, performance differences may arise. For further info, see last page.

### Calendar year performance

|           | Fund    | Index   |
|-----------|---------|---------|
| 2025      | 0.42%   | 15.20%  |
| 2024      | 18.96%  | 15.99%  |
| 2023      | 23.71%  | 16.65%  |
| 2022      | -40.92% | -18.16% |
| 2021      | 4.64%   | 19.46%  |
| 2023-2025 | 13.91%  | 15.94%  |
| 2021-2025 | -1.79%  | 8.79%   |

Annualized (years)

**Past performance is no guarantee of future results. The value of your investments may fluctuate.** If the currency in which the past performance is displayed differs from the currency of the country in which you reside, then you should be aware that due to exchange rate fluctuations the performance shown may increase or decrease if converted into your local currency. Performance since inception is as of the first full month. Periods shorter than one year are not annualized. Returns net of fees, based on transaction prices.

### Index

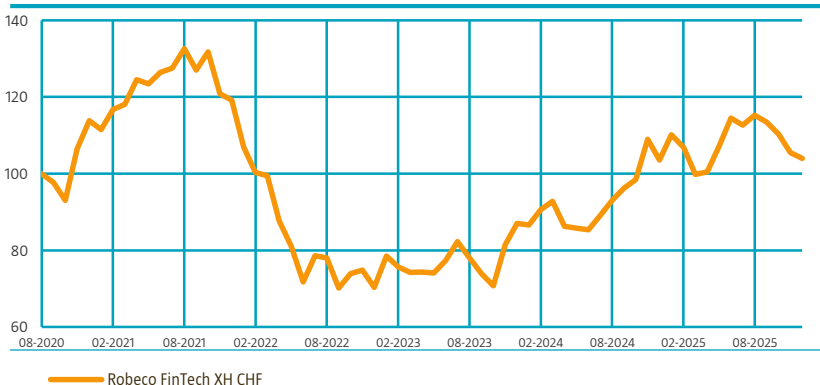
MSCI All Country World Index (Net Return, Hedged into CHF)

### General facts

|                              |                                            |
|------------------------------|--------------------------------------------|
| Type of fund                 | Equities                                   |
| Currency                     | CHF                                        |
| Total size of fund           | CHF 348,139,035                            |
| Size of share class          | CHF 10,654,599                             |
| Outstanding shares           | 101,327                                    |
| 1st quotation date           | 25-08-2020                                 |
| Close financial year         | 31-12                                      |
| Ongoing charges              | 0.83%                                      |
| Daily tradable               | Yes                                        |
| Dividend paid                | No                                         |
| Ex-ante tracking error limit | -                                          |
| Management company           | Robeco Institutional Asset Management B.V. |

### Performance

Indexed value (until 31-12-2025) - Source: Robeco



### Performance

Based on transaction prices, the fund's return was -1.41%.

The fund underperformed versus the MSCI AC World Index in December. Data & Analytics (14%) was the only positive cluster, while Digital Assets (10%), Financial Management (25%), Payments (32%) and Financial Infrastructure (19%) all detracted from returns. Top performers were Capital One Financial, Charles Schwab, Intuit, S&P Global and EPAM. Major laggards included Coinbase, BitMine and XP. From an industry view, IT Services and consumer finance contributed positively, whereas capital markets, banks and software were the weakest contributors.

### Market development

Stock markets had a muted December and within the FinTech universe, Digital Asset companies continued to correct, with Coinbase down 17% despite the SEC approving tokenization of equities, ETFs, and US Treasuries beginning in 2026. The US consumer appears resilient, whether it's in terms of payment volumes, loan growth, or delinquency rates. As a result, consumer finance stocks such as Capital One reached record highs, rising 11% in December. Although semiconductors drove markets to new highs in 2025, FinTech lagged despite strong revenue and earnings growth. Meanwhile, US consumer resilience supported strong performance in consumer finance names such as Capital One (+11%).

### Expectation of fund manager

We enter 2026 with strong long-term momentum driven by three major forces: a resurgence in capital markets activity, rapid progress in agentic commerce, and accelerating tokenization across financial services. Our strategy continues to target 10–15% EPS growth supported by scalable digital business models. Capital markets activity is rebounding to 2021 levels, with a growing pipeline of IPOs, M&A, and strong private market valuations, suggesting a supportive environment for listed FinTech firms. Meanwhile, agentic commerce presents a multi-year opportunity as networks such as Visa and Mastercard and platforms such as Shopify and MercadoLibre integrate automated, AI-driven transactions. Digital Assets are approaching a major tipping point. Tokenized financial assets could expand from USD 600 billion today to nearly USD 19 trillion by 2033, supported by regulatory clarity and stablecoin adoption exceeding USD 300 billion. Overall, our structural growth drivers remain firmly in place for 2026.

### Top 10 largest positions

The five largest positions in the fund are Nu Holdings, Charles Schwab, Capital One Financial, S&P Global and Tencent.

### Fund price

|                     |     |        |
|---------------------|-----|--------|
| 31-12-25            | CHF | 105.15 |
| High Ytd (18-09-25) | CHF | 117.53 |
| Low Ytd (08-04-25)  | CHF | 89.95  |

### Fees

|                 |       |
|-----------------|-------|
| Management fee  | 0.60% |
| Performance fee | None  |
| Service fee     | 0.16% |

### Legal status

Investment company with variable capital incorporated under Luxembourg law (SICAV)

|                                                              |          |
|--------------------------------------------------------------|----------|
| Issue structure                                              | Open-end |
| UCITS V                                                      | Yes      |
| Share class                                                  | XH CHF   |
| This fund is a subfund of Robeco Capital Growth Funds, SICAV |          |

### Registered in

Austria, Belgium, France, Germany, Luxembourg, Netherlands, Singapore, Switzerland, United Kingdom

### Currency policy

All currency risks are hedged.

### Risk management

Risk management is fully integrated into the investment process to ensure that positions always meet predefined guidelines.

### Dividend policy

The fund does not distribute dividend. The fund retains any income that is earned, and so its entire performance is reflected in the price.

### Fund codes

|           |              |
|-----------|--------------|
| ISIN      | LU2216804059 |
| Bloomberg | ROFTXHC LX   |
| WKN       | A2QFSP       |
| Valoren   | 56820387     |

### Top 10 largest positions

#### Holdings

|                                |
|--------------------------------|
| NU Holdings Ltd/Cayman Islands |
| Charles Schwab Corp/The        |
| Capital One Financial Corp     |
| S&P Global Inc                 |
| Tencent Holdings Ltd           |
| Intuit Inc                     |
| Coinbase Global Inc            |
| Hundsun Technologies Inc       |
| Adyen NV                       |
| SS&C Technologies Holdings Inc |
| <b>Total</b>                   |

| Sector                         | %    |
|--------------------------------|------|
| Banks                          | 4.20 |
| Capital Markets                | 4.15 |
| Consumer Finance               | 4.14 |
| Capital Markets                | 4.05 |
| Interactive Media & Services   | 4.04 |
| Software                       | 4.00 |
| Capital Markets                | 3.87 |
| Software                       | 3.05 |
| Diversified Financial Services | 2.95 |
| Professional Services          | 2.89 |
| <b>37.33</b>                   |      |

Holdings are subject to change. This is not a buy, sell or hold recommendation for any particular security. The securities shown here are for illustrative purposes only to demonstrate the investment strategy on the date stated above. It cannot be guaranteed the same securities will be considered in the future. No reference can be made to the future development of the securities.

### Top 10/20/30 weights

|        |        |
|--------|--------|
| TOP 10 | 37.33% |
| TOP 20 | 58.93% |
| TOP 30 | 76.88% |

### Key risk figures

|                            | 3 Years | 5 Years |
|----------------------------|---------|---------|
| Tracking error ex-post (%) | 11.73   | 11.46   |
| Information ratio          | -0.10   | -0.86   |
| Sharpe ratio               | 0.74    | -0.07   |
| Alpha (%)                  | -7.17   | -10.83  |
| Beta                       | 1.52    | 1.35    |
| Standard deviation         | 18.68   | 20.13   |
| Max. monthly gain (%)      | 15.35   | 15.35   |
| Max. monthly loss (%)      | -6.95   | -11.87  |

Above mentioned ratios are based on gross of fees returns

### Hit ratio

|                            | 3 Years | 5 Years |
|----------------------------|---------|---------|
| Months outperformance      | 16      | 23      |
| Hit ratio (%)              | 44.4    | 38.3    |
| Months Bull market         | 24      | 37      |
| Months outperformance Bull | 13      | 19      |
| Hit ratio Bull (%)         | 54.2    | 51.4    |
| Months Bear market         | 12      | 23      |
| Months Outperformance Bear | 3       | 4       |
| Hit ratio Bear (%)         | 25.0    | 17.4    |

Above mentioned ratios are based on gross of fees returns.

**Past performance is no guarantee of future results. The value of your investments may fluctuate.**

## Asset Allocation

| Asset allocation |  |       |
|------------------|--|-------|
| Equity           |  | 99.6% |
| Cash             |  | 0.4%  |

## Sector allocation

The fund does not have a sector allocation policy. The fund invests in companies that benefit from the digitization of the financial sector, and focuses on the FinTech long-term growth investment universe. It invests in five distinct segments, labelled as Payments, Financial Infrastructure, Data & Analytics, Financial Management and Digital Assets.

| Sector allocation              |                        |       | Deviation index        |        |
|--------------------------------|------------------------|-------|------------------------|--------|
| Capital Markets                | <div><div></div></div> | 30.7% | <div><div></div></div> | 27.5%  |
| Software                       | <div><div></div></div> | 21.8% | <div><div></div></div> | 14.8%  |
| Diversified Financial Services | <div><div></div></div> | 16.1% | <div><div></div></div> | 13.4%  |
| Consumer Finance               | <div><div></div></div> | 7.3%  | <div><div></div></div> | 6.8%   |
| Professional Services          | <div><div></div></div> | 5.9%  | <div><div></div></div> | 5.2%   |
| Banks                          | <div><div></div></div> | 5.8%  | <div><div></div></div> | -2.4%  |
| Multiline Retail               | <div><div></div></div> | 4.2%  | <div><div></div></div> | 0.8%   |
| IT Services                    | <div><div></div></div> | 4.1%  | <div><div></div></div> | 2.7%   |
| Interactive Media & Services   | <div><div></div></div> | 4.0%  | <div><div></div></div> | -1.9%  |
| Residential REITs              | <div><div></div></div> | 0.0%  | <div><div></div></div> | -0.2%  |
| Other                          | <div><div></div></div> | 0.0%  | <div><div></div></div> | -67.2% |

## Regional allocation

The fund currently has over 60% of its investments in the US, which is the dominant country for listed FinTech equity investments, but we expect China, India and other emerging markets next to Europe to gain importance.

| Regional allocation        |                              | Deviation index        |       |
|----------------------------|------------------------------|------------------------|-------|
| America                    | <div><div></div></div> 71.9% | <div><div></div></div> | 4.0%  |
| Asia                       | <div><div></div></div> 16.2% | <div><div></div></div> | 0.2%  |
| Europe                     | <div><div></div></div> 11.9% | <div><div></div></div> | -3.0% |
| Africa                     | <div><div></div></div> 0.0%  | <div><div></div></div> | -0.4% |
| Middle East                | <div><div></div></div> 0.0%  | <div><div></div></div> | -0.9% |
| Cash and other instruments | <div><div></div></div> 0.0%  | <div><div></div></div> | 0.0%  |

## Currency allocation

The fund has no active currency positions.

| Currency allocation     |        | Deviation index |  |
|-------------------------|--------|-----------------|--|
| Swiss Franc             | 100.8% | 0.8%            |  |
| U.S. Dollar             | -4.1%  | -4.0%           |  |
| Singapore Dollar        | 2.3%   | 2.2%            |  |
| Kazakhstan Tenge        | 1.2%   | 1.2%            |  |
| Swedish Kroner          | 0.3%   | 0.3%            |  |
| Chinese Renminbi (Yuan) | -0.2%  | -0.6%           |  |
| Euro                    | -0.2%  | -0.2%           |  |
| Hong Kong Dollar        | -0.2%  | -0.2%           |  |
| Indian Rupee            | 0.1%   | 0.1%            |  |
| Other                   | 0.0%   | 0.4%            |  |

The allocations shown are for illustrative purposes only. This is the current overview as of the date stated and not a guarantee of future developments. It should not be assumed that any investments in these allocations were or will be profitable. Due to rounding, the sum may not equal 100%.

ESG Important information

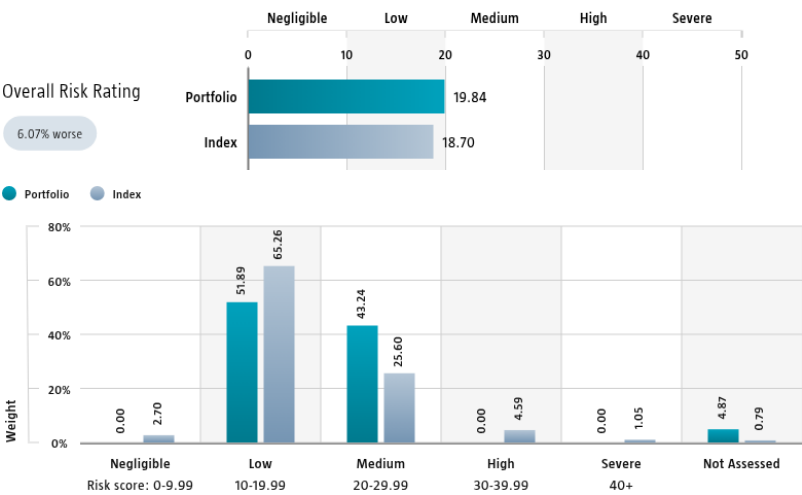
The sustainability information in this factsheet can help investors integrate sustainability considerations in their process. This information is for informational purposes only. The reported sustainability information may not at all be used in relation to binding elements for this fund. A decision to invest should take into account all characteristics or objectives of the fund as described in the prospectus. The prospectus is available on request and free of charge on the Robeco website.

Sustainability

The fund incorporates sustainability in the investment process through exclusions, ESG integration, engagement and voting. The fund does not invest in issuers that are in breach of international norms or where activities have been deemed detrimental to society following Robeco's exclusion policy. Financially material ESG factors are integrated in the bottom-up investment analysis to assess existing and potential ESG risks and opportunities. In the stock selection the fund limits exposure to elevated sustainability risks. In addition, where a stock issuer is flagged for breaching international standards in the ongoing monitoring, the issuer will become subject to engagement. Lastly, the fund makes use of shareholder rights and applies proxy voting in accordance with Robeco's proxy voting policy.

Sustainalytics ESG Risk Rating

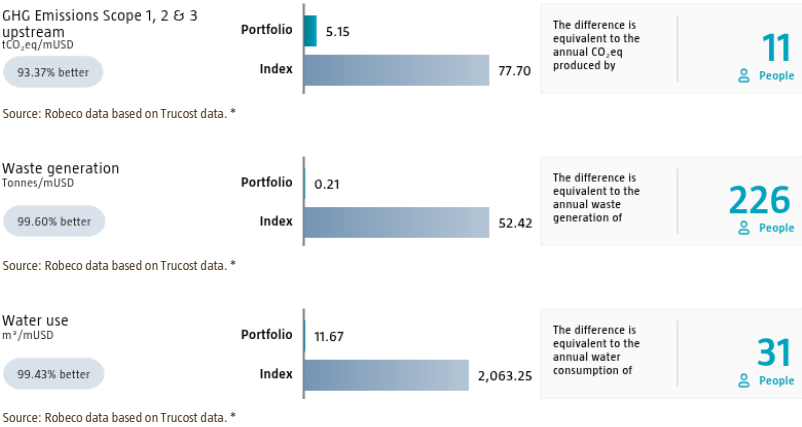
The Portfolio Sustainalytics ESG Risk Rating chart displays the portfolio's ESG Risk Rating. This is calculated by multiplying each portfolio component's Sustainalytics ESG Risk Rating by its respective portfolio weight. The Distribution across Sustainalytics ESG Risk levels chart shows the portfolio allocations broken into Sustainalytics' five ESG risk levels: negligible (0-10), low (10-20), medium (20-30), high (30-40) and severe (40+), providing an overview of portfolio exposure to the different ESG risk levels. Index scores are provided alongside the portfolio scores, highlighting the portfolio's ESG risk level compared to the index. Only holdings mapped as corporates are included in the figures.



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Environmental Footprint

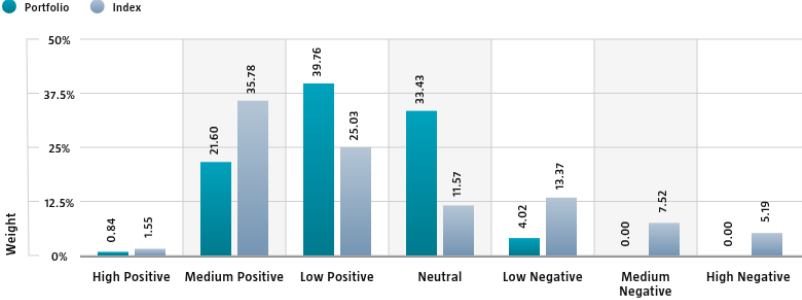
Environmental footprint expresses the total resource consumption of the portfolio per mUSD invested. Each assessed company's footprint is calculated by normalizing resources consumed by the company's enterprise value including cash (EVIC). We aggregate these figures to portfolio level using a weighted average, multiplying each assessed portfolio constituent's footprint by its respective position weight. For comparison, index footprints are shown besides that of the portfolio. The equivalent factors that are used for comparison between the portfolio and index represent European averages and are based on third-party sources combined with own estimates. As such, the figures presented are intended for illustrative purposes and are purely an indication. Only holdings mapped as corporates are included in the figures.



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SDG Impact Alignment

This distribution across SDG scores shows the portfolio weight allocated to companies with a positive, negative and neutral impact alignment with the Sustainable Development Goals (SDG) based on Robeco’s SDG Framework. The framework utilizes a three-step approach to assess a company’s impact alignment with the relevant SDGs and assign a total SDG score. The score ranges from positive to negative impact alignment with levels from high, medium or low impact alignment. This results in a 7-step scale from -3 to +3. For comparison, index figures are provided alongside that of the portfolio. Only holdings mapped as corporates are included in the figures.



Source: Robeco. Data derived from internal processes.

Engagement

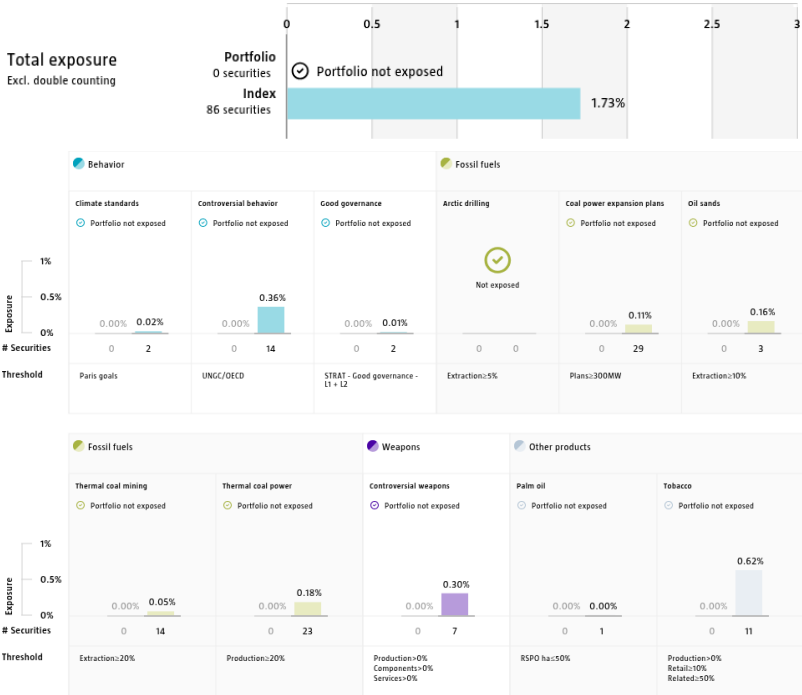
Robeco distinguishes between three types of engagement. Value Engagement focuses on long-term issues that are financially material and/or are causing adverse sustainability impacts. The themes can be broken into Environmental, Social, Governance, or Voting-related. SDG Engagement aims to drive a clear and measurable improvement in a company’s SDG contribution. Enhanced engagement is triggered by misconduct and focuses on companies severely breaching international standards. The report is based on all companies in the portfolio for which engagement activities have taken place during the past 12 months. Note that companies may be under engagement in multiple categories simultaneously. While the total portfolio exposure excludes double counting, it may not equal the sum of individual category exposures.

|                                     | Portfolio exposure | # companies engaged with | # activities with companies engaged with |
|-------------------------------------|--------------------|--------------------------|------------------------------------------|
| Total (* excluding double counting) | 22.15%             | 8                        | 30                                       |
| Environmental                       | 0.00%              | 0                        | 0                                        |
| Social                              | 4.02%              | 1                        | 2                                        |
| Governance                          | 2.94%              | 1                        | 6                                        |
| Sustainable Development Goals       | 13.57%             | 5                        | 20                                       |
| Voting Related                      | 5.64%              | 2                        | 2                                        |
| Enhanced                            | 0.00%              | 0                        | 0                                        |

Source: Robeco. Data derived from internal processes.

Exclusions

The Exclusions charts display the degree of adherence to exclusion applied by Robeco. For reference, index exposures are shown beside that of the portfolio. Thresholds are based on revenues unless otherwise indicated. For more information about the exclusion policy and which level applies, please refer to the Exclusion Policy and Exclusion List available on Robeco.com.



Source: We use several data sources such as Sustainalytics, RSPO (Roundtable on Sustainable Palm Oil), World Bank, Freedom House, Fund for Peace and International Sanctions; further policy document available [Exclusion Policy](#)

## Investment policy

Robeco FinTech is an actively managed fund that invests in stocks in developed and emerging countries. The stock selection is based on fundamental analysis within a proprietary Fintech universe that covers payments, financial infrastructure, financial management, data & analytics and digital assets. Custom valuation models are used to select stocks with good earnings prospects and a reasonable valuation. These are individually assessed on the basis of industry trend analysis, in-depth discussions with corporate management, analysts and industry experts. The fund's objective is to achieve a better return than the broad equity index.

The fund promotes E&S (i.e. Environmental and Social) characteristics within the meaning of Article 8 of the European Sustainable Finance Disclosure Regulation, integrates sustainability risks in the investment process and applies Robeco's Good Governance policy. The fund applies sustainability indicators, including but not limited to, normative, activity-based and region-based exclusions, proxy voting and engagement.

## Fund manager's CV

Patrick Lemmens is Lead Portfolio Manager and member of the Thematic Investing team. He has a focus on financials/fintech. Prior to joining Robeco in 2008, he managed the ABN AMRO Financials fund from October 2003 to December 2007. Previously, he held the position of Analyst of Global Financials at ABN AMRO and was Global Sector Coordinator of the Financial Institutions Equities Group at ABN AMRO. Patrick Lemmens started his career in the investment industry in 1993. He holds a Master's in Business Economics from Erasmus University Rotterdam and is a Certified European Financial Analyst. Michiel van Voorst is Portfolio Manager and member of the Thematic Investing team. He has a focus on financials/fintech. In 2020, Michiel rejoined Robeco from Union Bancaire Privée in Hong Kong where he was CIO Asian Equities. Prior to that, Michiel spent 12 years at Robeco in several senior positions including portfolio manager Rolinco Global Growth fund and Robeco Asian Stars. Prior to joining Robeco in 2005, Michiel was Portfolio Manager US Equity at PGGM and Economist with Rabobank Netherlands. Michiel started his career in the investment industry in 1996. Michiel van Voorst holds a Master's in Economics from University of Utrecht and is a CFA® Charterholder. Koos Burema is Co-Portfolio Manager and member of the Thematic Investing team. He has a focus on financials/fintech. Koos was an Analyst with the Emerging Markets team covering Korea and technology in Taiwan and Mainland China. Besides this, he was responsible for the integration of ESG in the investment process. Before joining the team in January 2010, he worked as a Portfolio Manager for different sector teams within Robeco. He started his career in the industry in 2007. Koos holds a Master's in Business Administration from the University of Groningen and is a CFA® charterholder.

## Fiscal product treatment

The fund is established in Luxembourg and is subject to the Luxembourg tax laws and regulations. The fund is not liable to pay any corporation, income, dividend or capital gains tax in Luxembourg. The fund is subject to an annual subscription tax ('tax d'abonnement') in Luxembourg, which amounts to 0.05% of the net asset value of the fund. This tax is included in the net asset value of the fund. The fund can in principle use the Luxembourg treaty network to partially recover any withholding tax on its income.

## Sustainability images

The figures shown in the sustainability visuals are calculated on subfund level.

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The Fund may not be offered or sold to the public in Brazil. Accordingly, the Fund has not been nor will be registered with the Brazilian Securities Commission (CVM), nor has it been submitted to the foregoing agency for approval. Documents relating to the Fund, as well as the information contained therein, may not be supplied to the public in Brazil, as the offering of the Fund is not a public offering of securities in Brazil, nor may they be used in connection with any offer for subscription or sale of securities to the public in Brazil.

### Additional information for investors with residence or seat in Brunei

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### Additional information for investors with residence or seat in Canada

No securities commission or similar authority in Canada has reviewed or in any way passed upon this document or the merits of the securities described herein, and any representation to the contrary is an offence. Robeco Institutional Asset Management B.V. relies on the international dealer and international adviser exemption in Quebec and has appointed McCarthy Tétrault LLP as its agent for service in Quebec.

### Additional information for investors with residence or seat in the Republic of Chile

Neither Robeco nor the Funds have been registered with the Comisión para el Mercado Financiero pursuant to Law no. 18.045, the Ley de Mercado de Valores and regulations thereunder. This document does not constitute an offer of or an invitation to subscribe for or purchase shares of the Funds in the Republic of Chile, other than to the specific person who individually requested this information on their own initiative. This may therefore be treated as a "private offering" within the meaning of Article 4 of the Ley de Mercado de Valores (an offer that is not addressed to the public at large or to a certain sector or specific group of the public).

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The Prospectus does not constitute an offer to sell nor a solicitation to buy securities in Indonesia.

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**Additional information for investors with residence or seat in Malaysia**

Generally, no offer or sale of the Shares is permitted in Malaysia unless where a Recognition Exemption or the Prospectus Exemption applies: NO ACTION HAS BEEN, OR WILL BE, TAKEN TO COMPLY WITH MALAYSIAN LAWS FOR MAKING AVAILABLE, OFFERING FOR SUBSCRIPTION OR PURCHASE, OR ISSUING ANY INVITATION TO SUBSCRIBE FOR OR PURCHASE OR SALE OF THE SHARES IN MALAYSIA OR TO PERSONS IN MALAYSIA AS THE SHARES ARE NOT INTENDED BY THE ISSUER TO BE MADE AVAILABLE, OR MADE THE SUBJECT OF ANY OFFER OR INVITATION TO SUBSCRIBE OR PURCHASE, IN MALAYSIA. NEITHER THIS DOCUMENT NOR ANY DOCUMENT OR OTHER MATERIAL IN CONNECTION WITH THE SHARES SHOULD BE DISTRIBUTED, CAUSED TO BE DISTRIBUTED OR CIRCULATED IN MALAYSIA. NO PERSON SHOULD MAKE AVAILABLE OR MAKE ANY INVITATION OR OFFER OR INVITATION TO SELL OR PURCHASE THE SHARES IN MALAYSIA UNLESS SUCH PERSON TAKES THE NECESSARY ACTION TO COMPLY WITH MALAYSIAN LAWS.

**Additional information for investors with residence or seat in Mexico**

The funds have not been and will not be registered with the National Registry of Securities or maintained by the Mexican National Banking and Securities Commission and, as a result, may not be offered or sold publicly in Mexico. Robeco and any underwriter or purchaser may offer and sell the funds in Mexico on a private placement basis to Institutional and Accredited Investors, pursuant to Article 8 of the Mexican Securities Market Law.

**Additional information for investors with residence or seat in Peru**

The Superintendencia del Mercado de Valores (SMV) does not exercise any supervision over this Fund and therefore the management of it. The information the Fund provides to its investors and the other services it provides to them are the sole responsibility of the Administrator. This Prospectus is not for public distribution.

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**Additional information for investors with residence or seat in Spain**

Robeco Institutional Asset Management B.V., Sucursal en España with identification number W0032687F and having its registered office in Madrid at Calle Serrano 47-14<sup>º</sup>, is registered with the Spanish Commercial Registry in Madrid, in volume 19.957, page 190, section 8, sheet M-351927 and with the National Securities Market Commission (CNMV) in the Official Register of branches of European investment services companies, under number 24. The investment funds or SICAV mentioned in this document are regulated by the corresponding authorities of their country of origin and are registered in the Special Registry of the CNMV of Foreign Collective Investment Institutions marketed in Spain.

**Additional information for investors with residence or seat in South Africa**

Robeco Institutional Asset Management B.V. is registered and regulated by the Financial Sector Conduct Authority in South Africa.

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**Additional information for investors with residence or seat in Taiwan**

The Funds may be made available outside Taiwan for purchase outside Taiwan by Taiwan resident investors, but may not be offered or sold in Taiwan. The contents of this document have not been reviewed by any regulatory authority in Taiwan. If you are in any doubt about any of the contents of this document, you should obtain independent professional advice.

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The Prospectus has not been approved by the Securities and Exchange Commission which takes no responsibility for its contents. No offer to the public to purchase the Shares will be made in Thailand and the Prospectus is intended to be read by the addressee only and must not be passed to, issued to, or shown to the public generally.

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Some Funds referred to in this marketing material have been registered with the UAE Securities and Commodities Authority ("the Authority"). Details of all Registered Funds can be found on the Authority's website. The Authority assumes no liability for the accuracy of the information set out in this material/document, nor for the failure of any persons engaged in the investment Fund in performing their duties and responsibilities.

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The sale of the Fund qualifies as a private placement pursuant to section 2 of Uruguayan law 18,627. The Fund must not be offered or sold to the public in Uruguay, except under circumstances which do not constitute a public offering or distribution under Uruguayan laws and regulations. The Fund is not and will not be registered with the Financial Services Superintendency of the Central Bank of Uruguay. The Fund corresponds to investment funds that are not investment funds regulated by Uruguayan law 16,774 dated 27 September 1996, as amended.

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