**Risk Disclosures**

**INVESTMENT INVOLVES RISKS. The value of the Fund can be volatile and investors may not get back the full amount invested.**

1. Robeco Credit Income ("the Fund") invests primarily in bonds and debt securities issued by public- or private-sector entities.
2. The Fund may invest in financial derivative instruments and is subject to high leverage risk and risks of implementing active financial derivative instrument and currency positions not correlated with the underlying assets. The Fund may have a net leveraged exposure of more than 100% of its net asset value. This will further magnify any potential negative impact of any change in the value of the underlying asset on the Fund. Other risks associated with derivatives include substantial counterparty, liquidity and hedging risks, as well as higher volatility or even a total loss of the Fund's assets within a short period of time.
3. The Fund invests in debt securities and is therefore subject to credit risk, interest rate risk, risk of investment in non-investment grade or unrated securities and valuation risk. The Fund also invests in debt instruments with loss-absorption features, which are highly complex and are of higher risk, potentially resulting in a significant or total reduction in value.
4. The Fund is also subject to currency risk, liquidity risk and counterparty risk.
5. The Fund may engage in securities lending transactions which may involve the risk that the recipient may fail to return the lent securities on the agreed date or furnish the requested additional collateral if required. This could result in losses and negatively impact the Fund's net asset value.
6. The Fund may, at its discretion, pay dividends out of capital. Distributions out of capital may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment.
7. Investor should not invest in the Fund solely based on the information provided in this document and should read the offering documents for details (including the risk factors).


^ For Robeco Credit Income Bx USD share class, as of end June 2026. Annualized dividend yield is calculated with the following formula: (Dividend payout per share / Net Asset Value (NAV) per share on the last business day of the previous month the dividend was paid in) x number of distributions per year x 100%. Positive dividend yield does not imply positive return. Dividend yield is not guaranteed and is not indicative the return of the fund. The yield figure is for reference only. Actual dividend payouts are at the discretion of the Directors of the Fund . The fund may pay dividend out of capital. Distributions out of capital may result in the reduction of an investor's original capital invested in the fund or from any capital gains attributable to that original investment of the fund. Also, any distributions involving the capital and/or capital gains may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment.

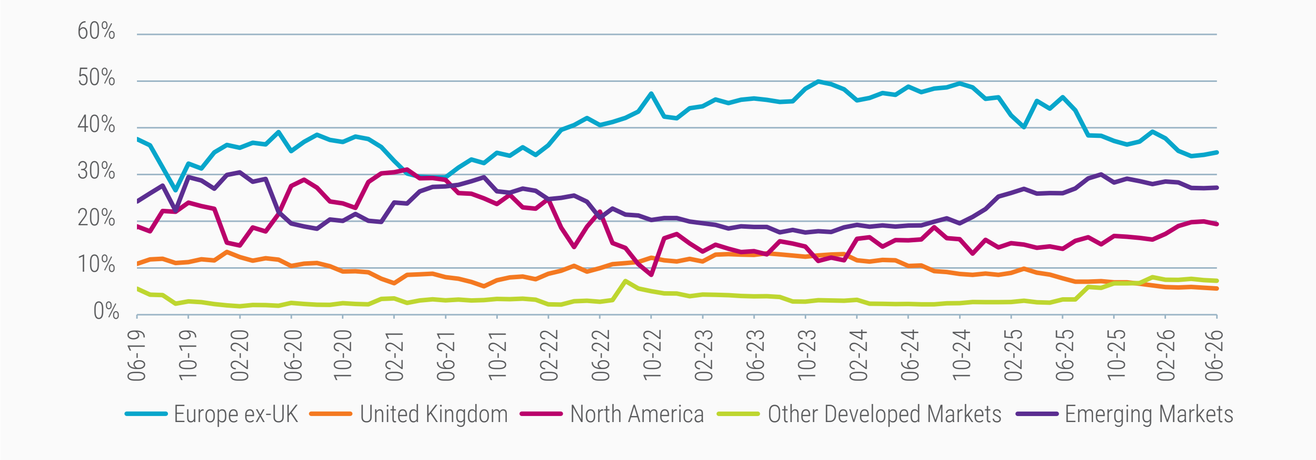
For more information, visit: robeco.com.hk

# Why invest in Robeco Credit Income?

## 1 Globally diversified

Seek attractive yield and income opportunities across the US, Europe, and emerging markets, and across different categories. This broadens the investment universe and enhances resilience during periods of policy uncertainty.

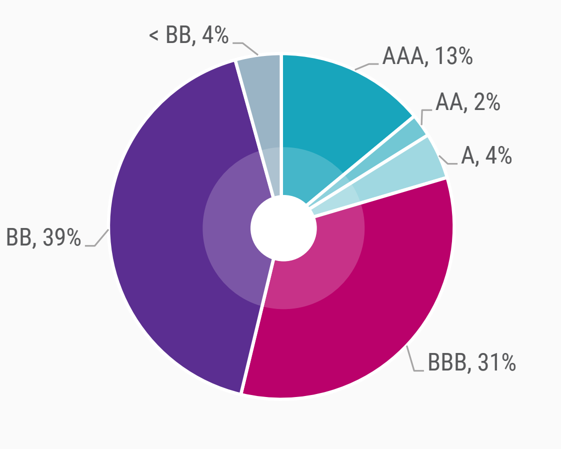
A broad opportunity set across developed and emerging credit markets[1]



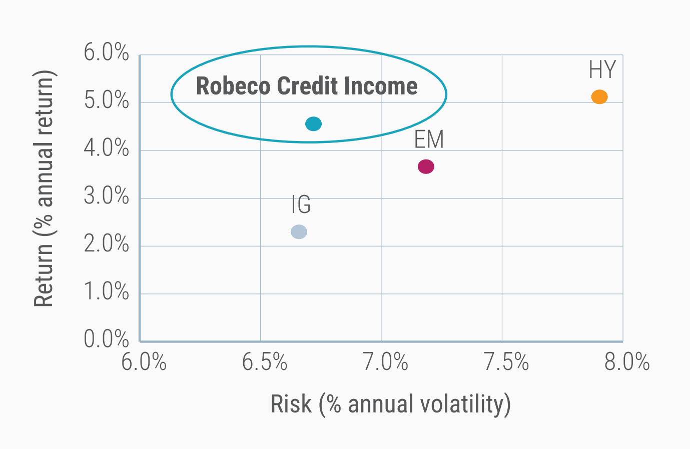

## 2 Quality-tilted

High yield-like returns with investment grade-like risk. High quality credit (investment grade bonds and high-quality BB-rated bonds) offer an attractive yield and income with relatively lower credit risk. It also performs well relative to equities and other riskier asset classes in an environment of lower economic growth or mild recession.

Focus on higher rated credits[1]




High yield-like returns with investment grade-like risk[2]




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

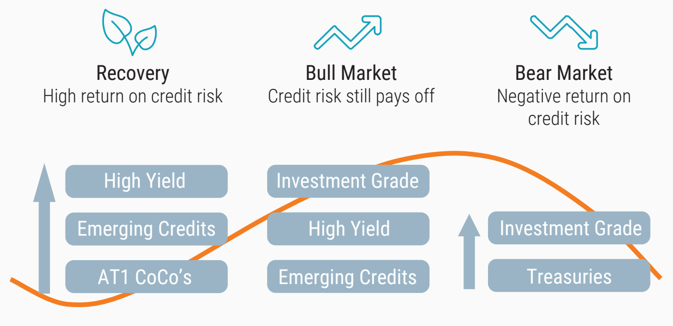
[1] Source: Robeco. Data as of end June 2026. This example is for information purposes only and not intended to be an investment advice in any way.

[2] Sources: Robeco, Bloomberg, JPMorgan. Portfolio: Robeco Credit Income Bx USD, IG: Bloomberg Global Aggregate Index (USD Hedged), HY: Bloomberg US Corporate High Yield + Pan Euro HY ex Financials 2.5% Issuer Cap (USD Hedged). EM: JPM CEMBI Broad Diversified (USD Hedged). All figures in USD. Data 7 years period until end of June 2026. 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 gross of fees, based on gross asset value. Values and returns indicated here are before cost; the performance data does not take account of the commissions and costs incurred on the issue and redemption of units. These have a negative effect on the returns shown. Robeco Credit Income Bx USD performance information: 1.17% (YTD end June 2026), 9.26% (2025), 5.41% (2024), 8.39% (2023), -10.39% (2022), 0.08% (2021). Fund performance is calculated on NAV to NAV basis in USD with gross dividends re-invested.

# 3 Actively managed

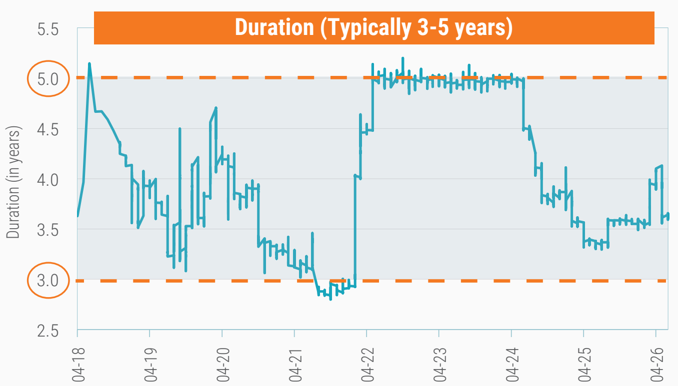
Dynamically managing portfolio risk: focusing on the “sweet spot” based on credit outlook. The fund prioritizes low (spread) duration, seeking to mitigate the effects of rate and spread volatility, and avoids long-dated investment grade bonds, as relatively flat yield curves do not sufficiently compensate for heightened volatility risks.

## Active credit allocation through the credit cycle[3]




Additional Tier 1 Contingent Convertible Bond (AT1 CoCo’s) are hybrid, high-yield debt instruments issued primarily by European banks to manage capital needs.

## Flexible in managing duration[3]




# 4 Consistent income

Flexibility to invest in the most attractive yield opportunities across the global credit market. Seeks to generate attractive income across the credit cycle and to serve as a compelling portfolio diversifier.

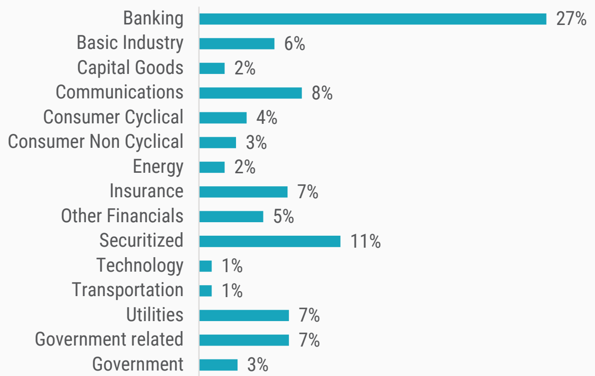
Income

**^Annualized dividend yield at 5.9%** (Aims to pay dividend on a monthly basis. Dividend is not guaranteed and may be paid out of capital. Refer to Risk Disclosures 6.)

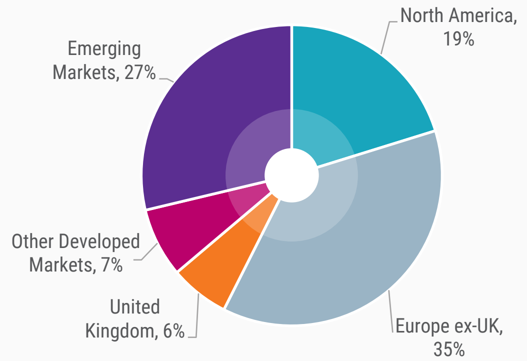
^For Robeco Credit Income Bx USD share class, as of end June 2026. Annualized dividend yield is calculated with the following formula: (Dividend payout per share / Net Asset Value (NAV) per share on the last business day of the previous month the dividend was paid in) x number of distributions per year x 100%. Positive dividend yield does not imply positive return. Dividend yield is not guaranteed and is not indicative the return of the fund. The yield figure is for reference only. Actual dividend payouts are at the discretion of the Directors of the fund . The fund may pay dividend out of capital. Distributions out of capital may result in the reduction of an investor’s original capital invested in the fund or from any capital gains attributable to that original investment of the fund. Also, any distributions involving the capital and/or capital gains may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor’s original investment or from any capital gains attributable to that original investment.

# Portfolio composition

## Sector allocation (%)[4]




## Regional allocation (%)[4]




[3] Source: Robeco. Portfolio: Robeco Credit Income, as of end June 2026. For illustrative purposes only. This is the current overview as of the date stated above and not a guarantee of future developments. It should not be assumed that any investments in above identified positioning were or will be profitable.
[4] Source: Robeco, as of end June 2026. 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%.

**ROBECO - ASSET MANAGEMENT SINCE 1929**

Total firm AuM and AuA*: **USD 402.4 billion**

**1,063** Employees

**336** Investment Professionals

**13** Countries with Robeco offices

### A long heritage

Founded in the Netherlands nearly a century ago.

### 50+ years of fixed income experience

One of Europe's earliest global high yield bond asset managers, now with USD 75 billion in fixed income assets.

### Rooted in Europe with global operations

Our team of credit professionals applies a truly global, cycle-aware approach to capturing alpha.

### Pioneer in credit risk management

Founder of Duration Times Spread (DTS**), now an industry-standard measure of credit risk.

*AuM refers to Assets Under Management and AuA refers to Assets Under Advice. Assets and personnel information as of end March 2026.
**DTS was originally developed by Robeco researchers in 2003. The results were published in "Duration Times Spread: A new measure of spread exposure in credit portfolios", The Journal of Portfolio Management, 2007, vol. 33. no. 2, pp. 77-100.

| | Bx USD | BxH HKD |
|---|---|---|
| Fund Managers | Evert Giesen, Jan Willem Knoll | |
| Inception date (Fund) | 20 April 2018 | |
| Total size of the Fund | USD 2,509,240,518 (as of end June 2026) | |
| Benchmark | No | |
| Inception date (share class) | 20 April 2018 | 22 October 2019 |
| ISIN | LU1806346737 | LU2066015665 |
| ^Annualized dividend yield (Dividend is not guaranteed and may be paid out of capital. Refer to Risk Disclosures 6) | 5.9% | 5.0% |
| Dividend frequency | Monthly | |

Income

Source: Robeco

^As of end June 2026. Annualized dividend yield is calculated with the following formula: (Dividend payout per share / Net Asset Value (NAV) per share on the last business day of the previous month the dividend was paid in) x number of distributions per year x 100%. Positive dividend yield does not imply positive return. Dividend yield is not guaranteed and is not indicative the return of the fund. The yield figure is for reference only. Actual dividend payouts are at the discretion of the Directors of the fund . The fund may pay dividend out of capital. Distributions out of capital may result in the reduction of an investor's original capital invested in the fund or from any capital gains attributable to that original investment of the fund. Also, any distributions involving the capital and/or capital gains may result in an immediate reduction of the net asset value per share of the relevant class. Payment of dividends out of capital amounts to a return or withdrawal of part of an investor's original investment or from any capital gains attributable to that original investment.