PRODUCT HIGHLIGHTS SHEET

Prepared on: 01/09/2026

This Product Highlights Sheet is an important document.

- **It highlights the key terms and risks of this investment product and complements the Singapore Prospectus[1].**
- **It is important to read the Singapore Prospectus before deciding whether to purchase shares in the product. If you do not have a copy, please contact us to ask for one.**
- **You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.**
- **If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.**

ROBECO CAPITAL GROWTH FUNDS – ROBECO CREDIT INCOME (the "Fund")

Product Type	**Collective Investment Scheme**	**Launch Date**	**20 April 2018**
Management Company	**Robeco Institutional Asset Management B.V.**	**Depositary**	**J.P. Morgan SE, Luxembourg Branch**
Trustee	**Not Applicable**	**Dealing Frequency**	**Every Valuation Day**
Capital Guaranteed	**No**	**Expense Ratio for FY ended 31 December 2025**	**Please refer to footnotes [2] and [3] below.**

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?
• The Fund is only suitable for investors who:
  ○ are informed and/or experienced and are able to accept volatility; and
  ○ can afford to set aside the capital for at least 3 to 5 years.
You should consult your financial adviser if in doubt whether this product is suitable for you.
	Further Information
	Refer to "INVESTMENT OBJECTIVE, FOCUS AND APPROACH" of the Singapore Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN? • You are investing in a sub-fund of Robeco Capital Growth Funds, which is an open-ended investment company incorporated with limited liability under the laws of Luxembourg and authorized as a UCITS umbrella fund by the CSSF. • The Fund aims to provide long-term capital growth while at the same time promoting certain ESG characteristics and integrating sustainability risks in the investment process.	Refer to "THE COMPANY", "THE FUNDS" and "INVESTMENT OBJECTIVE, FOCUS AND APPROACH" of the Singapore Prospectus for further information on features of the product.

Investment Strategy

• The Fund will seek to maintain a high and consistent level of income by investing in a broad array of fixed income sectors from all around the world and utilizing income efficient implementation strategies. The capital appreciation sought by the Fund generally arises from decreases in interest rates or improving credit fundamentals for a particular sector or security. • The Fund invests at least two-thirds of its total assets in a multi-sector portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or	Refer to "INVESTMENT OBJECTIVE, FOCUS AND APPROACH" of the Singapore Prospectus for

[1] The Singapore Prospectus is available at the offices of the Singapore Representative or any of its appointed distributors during normal Singapore business hours, or accessible at www.robeco.com.sg.

[2] Classes D USD: N/A#, DH SGD: N/A#, Bx USD: 1.21%, BxH SGD: 1.21%, BxyH SGD: 1.47%, V1 USD: N/A, V1H SGD: N/A# and V2H SGD: N/A# ("**Retail Classes**"); and Classes I USD: 0.63% and IH SGD: 0.63% ("**Institutional Classes**").

[3] The expense ratios of Classes denoted with "#" in footnote 2 are not available as they have not been incepted yet as at 31 December 2025. Expense ratios of Classes incepted less than a year as at 31 December 2025 are annualized.

derivatives. The Fund is actively managed. The investment policy of the Fund is not constrained by a benchmark. • The Fund may invest in money market instruments, bank deposits (other than deposits at sight) and other eligible liquid assets for treasury purposes and in case of unfavorable market conditions. The Fund may hold up to 20% of its net assets in ancillary liquid assets (bank deposits at sight) but may temporarily exceed this limit under exceptionally unfavorable market conditions and if justified in the interest of the Shareholders. • The Fund may not invest more than 20% of its total assets in asset backed securities (such as, but not limited to, Collateralized Loan Obligations (CLOs) and Mortgage-Backed Securities (MBS)), 10% of its total assets in equities or other participation rights or in other UCIs and/or UCITS, 25% of its total assets in convertible bonds and one third of its total assets in money market instruments. • **The Fund may use FDIs for efficient portfolio management, for investment purposes or to attempt to hedge or reduce the overall risk of its investments.** • **The NAV of the Fund may be subject to volatility as a result of its investment policy and/or use of FDIs.**	further information on the investment strategy.
Parties Involved	
WHO ARE YOU INVESTING WITH? • You are investing in Robeco Capital Growth Funds, an umbrella fund of which the Fund is a sub-fund. • The Management Company is Robeco Institutional Asset Management B.V.. The Management Company may delegate its investment management functions to one or more portfolio managers. • The Depositary is J.P. Morgan SE, Luxembourg Branch.	Refer to "THE COMPANY", "MANAGEMENT AND ADMINISTRATION" and "OTHER PARTIES" of the Singapore Prospectus for further information on the role and responsibilities of these entities and what happens when they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? **The value of the product and its dividends or coupons (if any) may rise or fall. These risk factors may cause you to lose some or all of your investment:**	Refer to "PRINCIPAL RISK FACTORS" of the Singapore Prospectus for further information on the risk of the product.
Market and Credit Risks	
• **Fixed Income Securities Risk** – Investments in fixed income securities are subject to interest rate risk, credit risk and credit rating risk. • **Currency Risk** – The Fund is not denominated in Singapore dollars. Foreign exchange rate movements are likely to influence returns, and you may be exposed to exchange rate risks. There is also no guarantee that the exposure of the currency of investments can be fully or effectively hedged against the base currency of the Fund. • **Emerging and Less Developed Markets Risk** – The potential social, political and economic instability of some emerging and less developed countries may impact the value and liquidity of the investments of the Fund. Investments in these countries may be subject to higher volatility and currency risk as currencies may experience periods of weakness or repeated devaluations. • **Inflation Risk** – The actual investment income of the Fund may be eroded as a result of inflation. • **Interest Rate Risk** – The price of securities may rise when interest rates fall and fall when interest rates rise.	

• **Credit and Credit Rating Risk** – Lower-rated or unrated securities will usually offer higher yields than higher-rated securities and generally tend to reflect short-term corporate and market developments to a greater extent. There are fewer investors in lower-rated or unrated securities, and it may be harder to buy and sell securities at an optimum time. Credit ratings assigned by rating agencies are subject to limitations and do not always guarantee the creditworthiness of the issuer. • **Counterparty Risk** – Counterparties of the Fund may fail to fulfil their obligations to the Fund. Incorrect or non(-timely) payment or delivery of financial instruments by a counterparty may disrupt the settlement via a trading system. Assets placed in custody may be lost as a result of liquidation, insolvency, bankruptcy, negligence of, or fraudulent activities by, the Depositary. As the Fund may enter into transactions in the OTC markets, the Fund may be exposed to risks if the counterparty does not settle transactions in accordance with its terms, delay the settlement of transactions, etc.	
Liquidity Risks	
• **The Fund is not listed in Singapore and you can redeem only on Valuation Days** – There is no secondary market for the Fund. Your right to redeem may be suspended or deferred under certain circumstances.	
Product-Specific Risks	
• **Risks related to the use of FDIs** – FDIs may be subject to basis risk, leverage effects resulting in higher volatility or total loss of assets, risks introduced by taking synthetic short positions in the underlying value of the FDIs, delays in recovering collateral placed out or realizing collateral due to the failure of counterparties, and the risk of total return swap. • **Risks related to the use of efficient portfolio management techniques** –In relation to repurchase and reverse repurchase agreements, the Fund runs the risk that the collateral received may yield less than the securities or cash placed out, hence restricting its ability to meet its investment objectives. • **China Interbank Bond Market Risks** – To the extent that the Fund transacts in the CIBM, the Fund may also be exposed to risks associated with settlement procedures and default of counterparties. In addition to the emerging and less developed markets risk, investments carried out via Bond Connect can also be subject to legal/beneficial owner risk, market and liquidity risk, restrictions on trading days, operational risks, regulatory risks, risk relating to urban investment bonds and taxation risk. The investments via Bond Connect are also not protected by Hong Kong's Investor Compensation Fund nor the China Securities Investor Protection Fund. • **Contingent Convertible Risk** – A contingent convertible bond is a type of complex debt security which may be converted into the issuer's equity or be partly or wholly written off if a pre-specified trigger event occurs.	
FEES AND CHARGES	
WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT? Payable directly by you You will need to pay the following fees and charges:	Refer to "FEES AND CHARGES" of the Singapore Prospectus for further information on fees and charges.

Entry Charge	Maximum 3% for Retail Share Class; Maximum 0.5% for Institutional Share Class.[4]
Exit Charge	Maximum 2.7% for Classes V1, V1H and V2H for each redemption made during the applicable holding period (i.e. 2.7% in the first year after the end of the applicable initial offer period, declining thereafter up to the third anniversary).[5] Not applicable for any other Share Classes.
Switch Charge	Not applicable.[6]

[4] Please note that the Company itself does not currently apply any entry charges but can however decide, in the best interest of current Shareholders, to apply an additional charge of up to 3% of the subscription amount.
[5] Details on the exit charge applicable to Classes V1, V1H and V2H are set out in Appendix 1 of the Singapore Prospectus.
[6] Please note that the Company itself does not apply any switch charge. However, a maximum switch charge of 1% of the total conversion amount deducted by the Registrar for the benefit of the sales agents may be charged.

Additional third-party charges	Additional charges for any individual order or for additional services may be charged by the sales agent, banks, stockbrokers, distributors or account systems.[7]

Additional fees may be payable by you to a Singapore distributor. Please contact the relevant Singapore distributor for details.

<u>Payable by the Fund from invested proceeds</u>

The Fund will pay the following fees and charges to the Management Company, Depositary and other parties:

Management Fee (a) Retained by Management Company (b) Paid by Management Company to financial adviser (trailer fee)	1.00% for Retail Classes 0.50% for Institutional Classes (a) 40 to 100% (b) 0 to 60%
Service Fee	0.16% for Retail Share Class 0.12% for Institutional Share Class
Performance Fee	Not applicable.
Any other substantial fee or charge (i.e. 0.1% or more of the Fund's asset value)	0.06% for Retail Share Class 0.01% - 0.02% for Institutional Share Class

VALUATIONS AND EXITING FROM THIS INVESTMENT

HOW OFTEN ARE VALUATIONS AVAILABLE?

The NAV of the Shares is normally published on www.robeco.com.sg within 1 Singapore business day immediately succeeding each Valuation Day.

HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COST IN DOING SO?

- There is no cancellation period applicable to the Funds. You can redeem your Shares by written request through an appointed Singapore distributor or send directly a request to the Registrar by letter or fax or in any agreed format.
- The redemption proceeds will normally be paid within three Settlement Days.
- The redemption price of your Shares is determined as follows:
  - If your request for redemption is received by the Registrar no later than 15:00 Central European Time on a Valuation Day, your Shares will normally be redeemed at their NAV as of that day.
  - If your request for redemption is received by the Registrar after 15:00 Central European Time or on a non-Valuation Day, your Shares will normally be redeemed at their NAV as of the next following Valuation Day.

  (You should confirm the applicable dealing deadline with the relevant appointed Singapore distributor.)
- The net redemption proceeds that you will receive where the maximum 2.7% exit charge applies will be the redemption price per Share multiplied by the number of Shares redeemed. An example is as follows:

1,000 Shares	X	$ 1.00	=	$ 1,000	-	$27 ($ 1,000 x 2.7%)	=	$973
Redemption request		*NAV per Share*		*Gross redemption proceeds*		*Exit charge amount*		*Net redemption proceeds*

Refer to "SUBSCRIPTION AND OFFERING OF SHARES", "REDEMPTIONS" and "OBTAINING PRICE INFORMATION" of the Singapore Prospectus for further information on valuation and exiting from the product.

CONTACT INFORMATION

HOW DO YOU CONTACT US?

You may visit www.robeco.com.sg or contact our Singapore Representative, Robeco Singapore Private Limited, at +65 6914 1990 or at its address 7 Straits View, #08-05, Marina One East Tower, Singapore 018936.

[7] Shareholders should therefore check with their relevant distributor the level of such additional charges.

APPENDIX: GLOSSARY OF TERMS

"**Bond Connect**" refers to a bond trading link between the PRC and Hong Kong which allows foreign institutional investors to invest in onshore Chinese bonds and other debt instruments traded on the CIBM.

"**CIBM**" means the China Interbank Bond Market.

"**Company**" means Robeco Capital Growth Funds.

"**CSSF**" means the *Commission de Surveillance du Secteur Financier*, the Luxembourg supervisory authority.

"**Emerging Countries**" means countries with less developed economies and/or less established financial markets and potential higher economic growth. Examples include most countries in Asia, Latin America, Eastern Europe, the Middle East and Africa. The list of emerging and less developed markets is subject to change and is reviewed from time to time by recognized index providers. The Management Company, in its discretion, will determine and review from time to time which countries constitute Emerging Countries.

"**ESG**" means Environmental, Social and Corporate Governance.

"**FDIs**" means financial derivative instruments.

"**Fixed Income Instruments**" means bonds, debt securities and other similar instruments issued by various public- or private-sector entities.

"**NAV**" means the net asset value of the Fund.

"**Registrar**" refers to J.P. Morgan SE, Luxembourg Branch.

"**Settlement Day**" means a day on which the relevant settlement system is open for settlement.

"**Shares**" means the shares of the Fund (and each a "**Share**").

"**Shareholder**" means a holder (person or entity) of Shares.

"**Valuation Day**" means a day on which or for which a Fund accepts dealing requests and as of which an NAV per Share for each Share Class is calculated and is a weekday other than a day on which any exchange or market on which a substantial portion of a Fund's investments is traded, is closed.

"**UCI**" means an Undertaking for Collective Investment.

"**UCITS**" means Undertaking for Collective Investment in Transferable Securities.