

DELIVERING RESILIENT INCOME IN FAST-CHANGING MARKETS

# Robeco Credit Income

## Risk Disclosures

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

- Robeco Credit Income ("the Fund") invests primarily in bonds and debt securities issued by public- or private-sector entities.
- 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.
- 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.
- The Fund is also subject to currency risk, liquidity risk and counterparty risk.
- 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.
- 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.
- 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).

## KEY POINTS



### Targets consistent income

Designed to generate attractive income across the credit cycle and offers a compelling alternative to cash while managing risk.



### Truly global investment approach

Seek attractive yield and income opportunities across the US, Europe, and emerging markets.



### Focus on quality

Invest in higher-quality segments of the global credit market – primarily investment grade and BB-rated high yield – to deliver attractive risk-adjusted income.

## THE OPPORTUNITY

Robeco Credit Income combines a global investment approach with a clear focus on yield and income. The fund actively seeks opportunities across the US, Europe, and emerging markets. This broadens the investment universe and enhances resilience in times of policy uncertainty. The fund primarily invests in short duration bonds which helps to limit downside risks in environment of rising rates or widening corporate spreads. Alongside this, the fund integrates sustainability by screening out issuers with a strong negative impact on the United Nations Sustainable Development Goals (SDGs).

## FIVE REASONS TO INVEST IN SHORT-DATED HIGHER QUALITY CREDIT

### 1. Attractive yield and income with controlled credit risk

High quality credit (investment grade bonds and high quality BB-rated bonds) offer an attractive yield and income with relatively lower credit risk.

### 2. Low to intermediate duration

Short and intermediate dated bonds are less sensitive to rising bond yields or widening corporate bond spreads.

### 3. Diversification benefits

High-quality bonds can perform well relative to equities and

other riskier asset class in an environment of lower economic growth or mild recession.

### 4. Attractive risk-adjusted returns

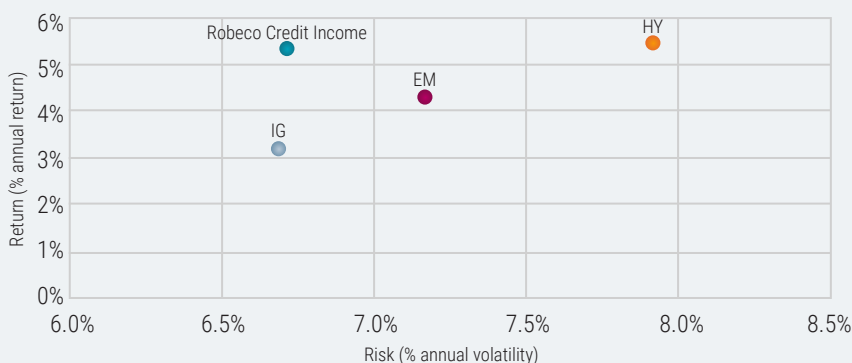
High-quality credit offers steady income with lower risk than equities or lower quality high yield bonds.

### 5. Favorable macro tailwinds

Slowing inflation, falling rates and solid corporate fundamentals are supportive for high-quality credit.

## WHY ROBECO CREDIT INCOME?

### Attractive risk-return profile compared to the underlying markets<sup>1</sup>



#### 1. Past performance is no guarantee of future results.

#### The value of your investments may fluctuate.

Sources: Robeco, Bloomberg, JPM. 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 February 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: 1.46% (YTD 28 February 2026), 10.61% (2025), 6.59% (2024), 9.85% (2023), -9.33% (2022), 1.29% (2021). Fund performance is calculated on NAV to NAV basis in USD with gross dividends re-invested.

## WHY ROBECO?



### Contrarian approach for outperformance

We target undervalued opportunities that others may overlook.



### Active management

We apply research-driven insights to identify opportunities and manage risk.



### 50 years of expertise

With five decades in fixed income, we combine experience and innovation in managing over EUR 44 billion.



### Global scale

With over 40 credit professionals across Europe, Asia, and emerging markets, we take a global approach to capturing alpha through the cycle.



### ESG integration

Considering ESG factors in the investment process enhances decision-making by providing deeper insights into risks and opportunities.

Source: Robeco, December 2025

## Fund data

Fund manager	Evert Giesen, Jan Willem Knoll
Inception date (Fund)	20 April 2018
Inception date (Bx USD) *	20 April 2018
Benchmark	No
Base Currency (Fund)	USD
Asset Class	Fixed Income
Dividend Paying	Yes

Source: Robeco. \* Robeco Credit Income Bx USD, ISIN: LU1806346737.

## About Robeco

Total firm AUM and AuA**: <b>USD 396 billion</b>	<b>1,063</b> Employees
Managed in ESG-integrated assets: <b>USD 394 billion</b>	<b>336</b> Investment Professionals
Assets based on quant models: <b>USD 128 billion</b>	<b>13</b> Countries with Robeco offices

\*\* AUM refers to Assets Under Management and AuA refers to Assets Under Advice. Assets as of end December 2025, quant figures based on preliminary data. Personnel information as of end December 2025.

For avoidance of doubt, the Fund does not constitute a green/ESG fund pursuant to the Circular to management companies of SFC-authorized unit trusts and mutual funds – ESG funds issued by the SFC on 29 June 2021 (as amended from time to time).

### Important information

Unless stated otherwise, Source: Robeco.

**Investment involves risks. Past performance is not indicative of future performance.** The value of investments may fluctuate. This document is for information only and does not constitute any investment advice or an offer or solicitation to buy or sell in any securities or to adopt any investment strategy. Investors should not base their investment decisions solely on the information provided in this document and are advised to seek independent advice (including advice on tax implications) before making any investment decisions. Investors should ensure they fully understand the risks associated with the Fund and should also consider their own investment objectives and risk tolerance level. Please refer to the relevant offering documents, including the Prospectus, Hong Kong Offering Document and the Key Facts Statement for the Fund, for further details including the risk factors. The investment returns are denominated in stated currency, which may be a foreign currency other than USD and HKD ("other foreign currency"). US/HK dollar-based investors are therefore exposed to fluctuations in the US/HK dollar / other foreign currency exchange rate. No assurance can be given that the investment objective of any investment products will be achieved. All data, estimates, opinions and other information provided are as of the date shown above and may change as market conditions evolve, and are subject to change without notice. Robeco accepts no liability for any direct, indirect, or consequential loss arising from the use of this material or any comments, opinions, or estimates contained herein.

Where a reference is made to the frequency of dividend distributions, this frequency is an aim and not a guarantee. Dividend yield is not guaranteed and is not indicative of the return of the Fund. The Fund may, at their discretion, pay dividends out of capital or capital gains. 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. Please refer to Composition of the dividend payments document available at [www.robeco.com.hk](http://www.robeco.com.hk) for details, including the explanatory notes.

Where applicable, investors holding accumulation shares of the Fund will not receive any distributions. Instead, the income due to them will be automatically reinvested and added to the Fund and will thus contribute to a further increase in the value of the total net assets.

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