Key Information Document

ROBECO
The Investment Engineers

Purpose: This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product: **Robeco 3D Global Enhanced Index Credits UCITS ETF USD Acc (IE000JJMOWY0)**

A Share Class of Robeco 3D Global Enhanced Index Credits UCITS ETF, a sub-fund of Robeco UCITS ICAV - Irish Collective Asset-management Vehicle
https://www.robeco.com/ Call +31 10 224 1224 for more information. Robeco Institutional Asset Management B.V. is authorised in the Netherlands and regulated by the Autoriteit Financiële Markten. Release Date 29/6/2026 PRIIPS Manufacturer: Robeco Institutional Asset Management B.V.

What is this product?

Type: Irish Collective Asset-management Vehicle – Undertaking for Collective Investments in Transferable Securities under Irish law.

Objective: Robeco 3D Global Enhanced Index Credits UCITS ETF is an actively managed fund that invests systematically in predominantly investment grade credits. The investment universe includes bonds with at least a BB- rating. The fund's objective is to provide long-term capital growth. The portfolio's risk profile is similar to the reference index with a better sustainability profile. It applies the "3D" investment strategy, considering risk, return, and sustainability in the portfolio construction. The bond selection is based on a quantitative model. The fund offers balanced exposure to a number of quantitative factors by focusing on bonds with a low level of expected risk (low risk factor), an attractive valuation (value), a strong performance trend (momentum) and a small market value of debt (size).

The Fund promotes environmental and/or social characteristics within the meaning of Article 8 of the Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial sector. The Fund takes explicitly into account the contribution of a company to the United Nations Sustainable Development Goals (SDG). The Fund strives for economic results, while at the same time taking into account environmental, social and governance characteristics which are further explained in the prospectus.

Benchmark: Bloomberg Global Aggregate Corporates Index (Net Return, USD)

Robeco 3D Global Enhanced Index Credits UCITS ETF is actively managed and uses the Benchmark for asset allocation purposes. However, although securities may be components of the Benchmark, securities outside the Benchmark may be selected too.While the Fund is actively managed and is not constrained by the composition of its Benchmark, it is subject to the Manager's internal investment guidelines that may limit the extent to which the Fund's portfolio and performance deviate from those of the Benchmark. The Fund is allowed to invest in off-benchmark bonds, Money Market Instruments, bank deposits (other than deposits at sight) and other eligible liquid assets for treasury purposes and in case of unfavourable market conditions.

Currency: Currency risks are not hedged.

Subscription and Redemption: You can purchase or sell (partial) units any given workday, with the exception of Fund Holidays. An overview of fund holidays can be retrieved from www.robeco.com/riam.

Dividend policy: Accumulating

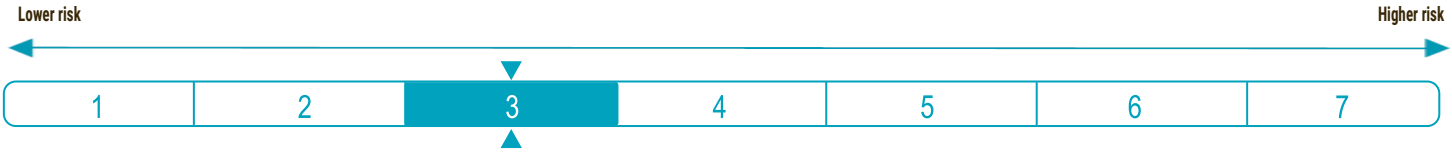
Intended Retail Investor: The Sub-fund is suitable for Investors seeking long-term capital growth over a recommended holding period of 5 to 7 years. Such an investor is also one that is able to assess the merits and risks of an investment in the Shares of the relevant Class of the Fund. The Fund is suitable for investors who want ESG considerations to be integrated as a binding element in the investment process, but also to make a contribution to an environmental objective e.g. carbon and water and waste footprint reduction, in addition to creating returns. An investor must be able to accept volatility. The Fund does not provide a capital guarantee. It can accommodate the investment objective of capital growth and/or portfolio diversification.

Term: The fund does not have a fixed term of existence or maturity period. In certain circumstances, as described in the fund documentation, the fund may be unilaterally terminated following written notice to shareholders subject to compliance with the fund documentation and applicable regulation.

Other Information: The depositary of the ICAV is J.P. Morgan SE - Dublin Branch. The English prospectus, the semi annual report and the details of the renumeration policy of the management comapny are documents required by law and can be obtained free of charge on www.robeco.com/riam. The website also publishes the latest prices and other information.

What are the risks and what could I get in return?

Risk Indicator



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level.

Be aware of currency risk. If you receive payments in a currency different to that of your home jurisdiction, the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the risk indicator shown. If we are not able to pay you what is owed, you could lose your entire investment. This product does not include any protection from future market performance so you could lose some or all of your investment.

The following data are deemed material for this fund, and are not (adequately) reflected by the indicator:
- A derivative counterparty may fail to fulfill its obligations which could result in a loss. Counterparty risk is reduced via the exchange of collateral.
- The fund is managed using quantitative models. Materialisation of the model risk may be detrimental to fund performance.
- For more details about portfolio risks, see Section "Risk Factors" of the prospectus.

Performance Scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years.

Recommended holding period	**3 years**
Example Investment	10,000 USD

Performance Scenarios		
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	**If you exit after 1 year**	**If you exit after 3 years**
What you might get back after costs	7,820 USD	7,640 USD
Average return each year	-21.8%	-8.6%
Unfavourable	**If you exit after 1 year**	**If you exit after 3 years**
What you might get back after costs	7,840 USD	8,390 USD
Average return each year	-21.6%	-5.7%
Moderate	**If you exit after 1 year**	**If you exit after 3 years**
What you might get back after costs	10,510 USD	11,070 USD
Average return each year	5.1%	3.4%
Favourable	**If you exit after 1 year**	**If you exit after 3 years**
What you might get back after costs	11,460 USD	12,820 USD
Average return each year	14.6%	8.6%

Unfavourable: This type of scenario occurred for an investment between November 2020 and October 2023.
Moderate: This type of scenario occurred for an investment between March 2019 and February 2022.
Favourable: This type of scenario occurred for an investment between November 2022 and October 2025.

What happens if Robeco Institutional Asset Management B.V. is unable to pay out?

The fund's assets are held separately from Robeco Institutional Asset Management B.V. (the "Manager"). A pay-out of the fund's assets is thus not affected by the financial position or potential default the Manager. The financial instruments in the portfolio of the fund are placed in custody with J.P. Morgan SE (the "Depositary"). The fund runs the risk that its assets placed in custody may be lost as a result of the liquidation, insolvency, bankruptcy, negligence of, or fraudulent activities by, the Depositary. In that case the fund may suffer a financial loss. However this risk is mitigated to some extent as the Depositary is required by law to keep the fund's assets separate from its own assets. An investor compensation or guarantee scheme is not applicable in case of such financial loss.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs have on your investment over time.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product [and how well the product does]. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested. For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- USD 10,000 is invested.

	If you exit after 1 year	**If you exit after 3 years**
Total costs	40 USD	134 USD
Annual cost impact (*)	0.4%	0.4% each year

*This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 3.9% before costs and 3.4% after costs.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	0.00% of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	0 USD
Exit costs	0.00% of your investment before it is paid out to you. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	0 USD

Ongoing costs taken each year

Management fees and other administrative or operating costs	0.20% of the value of your investment per year. This is an estimate based on actual costs over the last year.	20 USD
Transaction costs	0.20% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	20 USD

Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 USD

How long should I hold it and can I take money out early?

We have determined the recommended holding period of this product to be 3 years.

The recommended holding period of this product is determined taking into consideration the nature of underlying investment securities and the volatility of thereof. The product can be traded daily and no minimum holding period applies. Exiting before the end of the recommended holding period does not bear any additional risks or costs other than those mentioned in the text above.

The product may suspend or restrict redemptions in exceptional circumstances, including during periods of materially increased redemption requests or reduced market liquidity

How can I complain?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person. Complaints about the product or the behaviour of the manufacturer of this product should be directed to the following address:

Postal Address:
Robeco Institutional Asset Management B.V
Weena 850, 3014 DA Rotterdam, The Netherlands
Tel: +31 10 224 1224

Email:
complaints@robeco.nl

Your complaint will be taken care of with us and we will provide you with feedback as soon as possible. We have a summary of our complaints handling procedure available free of charge online at www.robeco.com.

Other relevant information

- The assets and liabilities of each subfund are segregated by law. Shares of one subfund may be exchanged with another subfund of the ICAV as further discribed in the prospectus. The ICAV may offer other share classes of the subfund. Information on these share classes is available in the prospectus.
- The tax legislation of the ICAV's home Member State may have an impact on the personal tax position of the investor.
- Robeco Institutional Asset Management B.V. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the ICAV.