Prepared on: 02/11/2026

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 ASIA-PACIFIC EQUITIES (the "Fund")

Product Type	**Collective Investment Scheme**	**Launch Date**	**17 April 1998**
Management Company	**Robeco Institutional Asset Management B.V.**	**Depositary**	**J.P. Morgan SE, Luxembourg Branch**
Trustee	**Not Applicable**	**Dealing Frequency**	**Daily (Valuation Days only)**
Capital Guaranteed	**No**	**Expense Ratio for FY ended 31 December 2025 [2]**	**USD Class D: 1.76%** **SGD Class D: N/A** **SGD Class Bx: N/A** **SGD Class Bxy: N/A** **SGD Class Bxz: N/A**

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?
• The Fund is <u>only</u> 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 5 to 7 years.
You should consult your financial adviser if in doubt whether this product is suitable for you.
	<u>Further Information</u>
	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 seeks 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 seeks to provide long-term capital growth by taking exposure of at least two thirds of its total assets to equities of companies incorporated in Asia,	Refer to "INVESTMENT

[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 http://www.robeco.com.sg.

[2] Expense ratios of Classes which have not been incepted as at 31 December 2025 are not available.

PRODUCT HIGHLIGHTS SHEET

Australia or New Zealand, or exercising a preponderant part of their economic activities in that region. • The Fund is actively managed. Securities outside the Benchmark may be selected and the Fund can deviate substantially from the weightings of the Benchmark. The Portfolio Manager has discretion over the composition of the portfolio. The Fund aims to outperform the Benchmark over the long run, whilst still controlling risk through the applications of limits to the extent of deviation from the Benchmark. • The Fund may invest in equities, convertible bonds, bonds, units of UCITS and/or other UCIs and derivatives to achieve its investment goals. • 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. • For the purpose of gaining exposure to shares of companies of the PRC listed in China, the Fund may invest up to 20% of its net assets in China A-shares (via QFI and/or Stock Connect programs) and China B-shares issued by companies in the PRC and listed on PRC stock exchanges. • **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.** • 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, while striving for economic results.	OBJECTIVE, FOCUS AND APPROACH" of the Singapore Prospectus for 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 Portfolio Manager for this Fund is Robeco Hong Kong Limited. • 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	

- **Equity Securities Risk** – Investments in equity may involve risks linked to transferable securities and stock markets, such as exchange risks and volatility risks. Investments are subject to market fluctuations and the value of a share in the Fund may fall below its value at the time of acquisition.
- **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.
- **Risks relating to the Chinese domestic securities market** – The RMB convertibility between onshore RMB and offshore RMB is subject to exchange controls and certain restrictions by the PRC government. As the Fund may invest directly in the PRC via the QFI status, it is subject to, among others, liquidity risks, regulatory risks, quota restrictions under the QFI regimes, and risks relating to the acts or omissions of PRC brokers or custodians in safe-keeping the Fund's assets. As the Fund may invest via Stock Connect, it is subject to, among others, the laws, rules, and regulations of the PRC, quota limitations restricting the Fund's ability to invest in China A-shares, suspension of trading on the PRC market, and taxation risks.
- **Concentration risk** – Based on its investment policy, the Fund may invest in financial instruments from issuing institutions that (mainly) operate within the same sector and/or country. If this is the case, due to the concentration of the investment portfolio of the Fund, events that have an effect on these issuing institutions may have a greater effect on the Fund assets than in the case of a less concentrated investment portfolio.

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 securities lending transactions, the Fund runs the risk that recipients cannot comply with their obligations to return the lent financial instruments on the agreed date or furnish the additional requested collateral, hence the collateral received may realize less than the value of the securities lent out. 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.

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:

Entry Charge	Maximum 3%.[3]
Exit Charge	Not applicable.

Refer to "FEES AND CHARGES" of the Singapore Prospectus for further information on fees and

[3] 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.

Switch Charge	Not applicable.[4]
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.[5]

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

Payable by the Fund from invested proceeds

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)	1.50% (a) 40 to 100% (b) 0 to 60%
Service Fee	0.20%
Performance Fee	Not applicable.
Any other substantial fee or charge (i.e. 0.1% or more of the Fund's asset value)	0.05%

charges.

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 (currently at no exit charge) 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 day which is 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 redemption proceeds that you will receive 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
Redemption request		*Net asset value per Share*		*Gross 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.

[4] 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.

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

APPENDIX: GLOSSARY OF TERMS	
"**Benchmark**" means the MSCI All Country Asia Pacific. "**Company**" means Robeco Capital Growth Funds. "**CSRC**" means the China Securities Regulatory Commission of the PRC, the government agency responsible for matters relating to securities regulation. "**CSSF**" means the *Commission de Surveillance du Secteur Financier*, the Luxembourg supervisory authority. "**ESG**" means Environmental, Social and Corporate Governance. "**FDIs**" means financial derivative instruments. "**NAV**" means the net asset value of the Fund. "**PRC**" means the People's Republic of China, excluding Hong Kong, Macau and Taiwan. "**QFI**" means a qualified foreign investor which has been approved by CSRC to invest in China's securities and futures with funds (in foreign currencies and/or offshore Renminbi) overseas or, as the context may require, the qualified foreign investor regime (including the qualified foreign institutional investor program ("**QFII**") and the RMB qualified foreign institutional investor program ("**RQFII**"), as may be promulgated and/or amended from time to time). "**Registrar**" refers to J.P. Morgan SE, Luxembourg Branch. "**RMB**" means Chinese Renminbi, the lawful currency of China. "**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. "**Stock Connect**" means the Shanghai-Hong Kong Stock Connect and/or the Shenzhen-Hong Kong Stock Connect. "**UCI**" means an Undertaking for Collective Investment. "**UCITS**" means Undertaking for Collective Investment in Transferable Securities. "**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.	