

## Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

## Vermögensportfolio Sachwerte

Internal fund of PrismaLife AG - internal WKN CL005

The management company is Warburg Invest KAG mbH. This fund is not an UCITS within the meaning of Directive 2009/65/EC.

### Objectives and investment policy

The portfolio's aim is to realise a positive total return above inflation (in euros) in the long-term by investing in suitable investment funds from selected asset managers, which may be supplemented by ETFs and direct investments. Investments in various markets and instruments are possible depending on the economic cycle and management's assessment, although the focus is to be on real assets. The investment universe is wide-ranging and may fundamentally include investments in equities, precious metals, commodities, art, real estate, bonds and liquidity. The portfolio features a flexible investment policy not rigidly based on index weightings. In addition, the use of derivatives is possible.

The net asset value is calculated daily. Investors can redeem their fund units to PrismaLife AG on any Liechtenstein banking day.

Income received from the investments in the fund is reinvested, as a result of which the value of the units increases.

Investors can accept temporary fluctuations in the net asset value and are not reliant on realising the investment on a certain date.

### Risk and reward profile



#### What does this indicator mean and what are its limits?

The risk indicator is based on historical data. Past performance may not be a reliable indicator of current or future performance. The categorisation of the investment does not represent a guarantee and may shift over time. Even the lowest category does not mean a risk-free investment.

#### Why is the fund in this specific category?

Vermögensportfolio Sachwerte is placed in **Category 5** because its unit price has in the past tended to fluctuate strongly and therefore both loss risks and profit opportunities may be above average.

#### The following risks are material to the fund and cannot be adequately captured by the risk indicator:

**Liquidity risks:** Negative market conditions may reduce the ability to sell assets when necessary. This can have a negative impact on the market value of the assets.

**Credit risks:** The fund may invest part of its assets in government and corporate bonds. The issuers of these bonds may become insolvent, resulting in the loss of all or part of the value of the bonds.

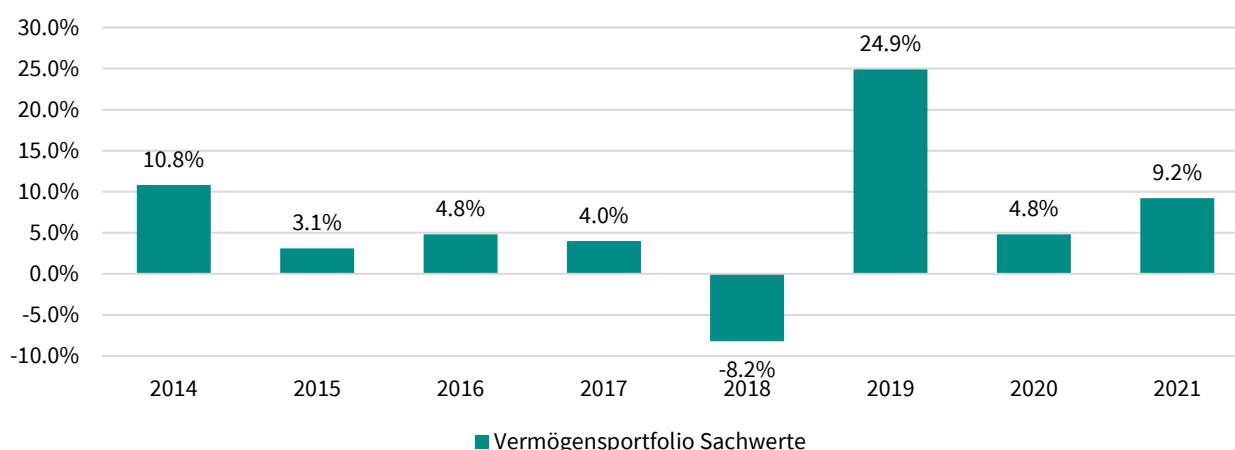
**Operational risks:** Human or technical failure, within and/or outside the depositary, but also other events, such as natural disasters, may cause losses to the fund.

## Charges

The charges paid are used to cover the costs of running the fund, including the costs of marketing and distributing units. Your adviser can inform you of the details. These charges reduce the potential growth of your investment.

<b>One-off charges taken before or after you invest:</b>	
Entry charge	none
Exit charge	none
This is the maximum that might be taken out of your money.	
<b>Charges taken from the fund over a year:</b>	
Ongoing charges	3.50%
The ongoing charges shown here were incurred in the last financial year, which ended on 31 December 2021. They may fluctuate from year to year. The ongoing charges include all charges and other payments of the fund. Costs arising in connection with the acquisition and disposal of assets (transaction costs) and any performance-related fees are excluded from this.	
<b>Charges taken from the fund under certain specific conditions</b>	
Performance fee	none

## Past performance



Past performance is no guarantee of future performance. The fund was launched in 2013. Past performance has been calculated in euros. The past performance presented here takes account of all ongoing charges and fees.

## Practical information

The fund's depositary is FIL Fondsbank GmbH, Postfach 11 06 63, 60041 Frankfurt am Main, Germany.

You can find current unit prices and further information in German and English free of charge on our website on <https://www.primalife.com/en/funds>.

Please note that the tax laws that apply in the Principality of Liechtenstein could influence your personal tax situation. Please speak to your financial or tax advisor before you decide on an investment.

PrismaLife AG is authorised in Liechtenstein and regulated by the Liechtenstein Financial Market Authority (FMA).

PrismaLife AG may be held liable solely on the basis of any statement contained in this document that is misleading or inaccurate.

This key investor information is accurate as at 31.08.2022.