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 to 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.

PostFinance Fonds High Dividend, share class I (ISIN: CH0495604073)
This collective investment scheme is managed by UBS Fund Management (Switzerland) AG, a wholly owned Group company of UBS Group AG.

Objectives and Investment Policy
PostFinance Fonds High Dividend invests worldwide in equities with stable and high dividend yields. Swiss equities make up on average 70% of the allocation, with foreign equities accounting for the remaining 30%. The fund is diversified across different sectors and therefore has an optimal risk/return profile.

Investors may demand to redeem their units from the fund management company on trading days.

The fund’s net income is reinvested in the fund.

Recommendation: This collective investment may not be appropriate for investors who plan to withdraw their money within nine years.

Risk and reward profile

Lower risk

Typically lower return

Higher risk

Typically higher return

1 2 3 4 5 6 7

More information about this category
• The risk indicator is based on the volatility of returns over the past five years. The method used for this estimate depends on the fund type.
• Past performance is not indicative of future returns.
• The risk category shown is not guaranteed and may vary over time.
• The lowest risk category does not mean ‘risk free’.

Why is this fund in category 5?
The fund is in risk category 5 because the volatility of its returns is high.
The fund invests in equities and may therefore be subject to high volatility. This requires an elevated risk tolerance and capacity. The value of a unit may fall below the purchase price.

Further material risks:
• The fund can invest indirectly in less liquid assets that may be difficult to sell in distressed markets.
• The fund may use derivatives, which can reduce or increase investment risk (including the risk of loss due to the bankruptcy of the counterparty).
• Operational risks and custody risks: The fund is subject to risks through operational or human error that may arise at either the asset management company or a custodian or other third parties.
• Each fund is exposed to specific risks. You can find additional details related to the fund in the prospectus.
Charges

Fees and other charges paid are used to finance the ongoing management and custody of the fund’s assets. Any costs incurred will reduce the investor's potential returns.

**One-off charges taken before or after you invest¹**

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entry charge</td>
<td>1.00%</td>
</tr>
<tr>
<td>Exit charge</td>
<td>None</td>
</tr>
</tbody>
</table>

**Charges taken from the fund over a year**

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ongoing charges</td>
<td>0.34%</td>
</tr>
</tbody>
</table>

**Charges taken from the class under certain specific conditions**

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance fee</td>
<td>None</td>
</tr>
</tbody>
</table>

¹ This is the maximum that might be taken out of your money.

The **issuing commission** shown is a maximum figure. In some cases you might pay less – consult your financial advisor for the current applicable amounts.

The **ongoing charges** stated here are estimates because no historical data is available. Not included are:

- Transaction costs, except the cost of buying or selling units in other funds.

You can find further information on costs in the “Remuneration and incidental costs” chapter in the prospectus, which is available at [www.postfinance.ch/fonds](http://www.postfinance.ch/fonds).

Past performance

This collective investment scheme was launched on 15.10.2019.

Sufficient historical data is not yet available to provide a useful indication of past performance.

Practical information

**Custodian Bank**

UBS Switzerland AG

**Additional Information**

**Asset Manager**

UBS Asset Management Switzerland Inc., Zurich

Information about PostFinance Fonds High Dividend, the full prospectus and contractual terms, as well as annual and semi-annual reports, are available free of charge from the PostFinance Operations Center, any PostFinance branch or UBS Fund Management (Switzerland) AG, P.O. Box, CH-4002 Basel.

The currency of the collective investment scheme is CHF. The share price is published on each working day.

**Liability Statement**

UBS Fund Management (Switzerland) AG 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.

This collective investment scheme (fund) is approved and supervised by the Swiss Financial Market Supervisory Authority (FINMA). UBS Fund Management (Switzerland) AG is authorised in Switzerland and regulated by the Swiss Financial Market Supervisory Authority (FINMA). Units of the PostFinance funds may not be offered, sold or delivered within the United States or to persons who are nationals of, domiciled in or liable to pay tax in the United States.

This key investor information is accurate as at **18. February 2020**.