



## What are the risks & what could I get in return? (continued) 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.

<b>Recommended holding period</b>	<b>5</b>
Example investment	USD 10,000

### Minimum Scenario

There is no minimum guaranteed return. You could lose some or all of your investments.

Stress Scenario	1 Year	5 Years
The stress scenario shows what you might get back in extreme market circumstances.		
What you might get back after costs	USD2,370	USD2,370
Average return each year	-76.70%	-22.43%

Unfavourable Scenario	1 Year	5 Years
This type of scenario occurred for Robeco QI Emerging Markets Sustainable Active Equities I USD between n 2017-10- and 2022-10-31.		
What you might get back after costs	USD7,240	USD8,820
Average return each year	-27.60%	-2.68%

Moderate Scenario	1 Year	5 Years
This type of scenario occurred for Robeco QI Emerging Markets Sustainable Active Equities I USD between n 2014-10- and 2019-10-31.		
What you might get back after costs	USD10,430	USD12,102
Average return each year	1.30%	4.83%

Favourable Scenario	1 Year	5 Years
This type of scenario occurred for Robeco QI Emerging Markets Sustainable Active Equities I USD between n 2016-02- and 2021-02-28.		
What you might get back after costs	USD15,850	USD21,031
Average return each year	58.50%	8.99%

## What happens if Robeco 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 of the Manager. The financial instruments in the portfolio of the fund are placed in custody with J.P. Morgan SE, Luxembourg Branch (the "Depository"). 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 Depository. In that case the fund may suffer a financial loss. However this risk is mitigated to some extent as the Depository 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 cash in after 1 year	If you cash in after 5 years
<b>Total cost</b>	<b>USD157</b>	<b>USD726</b>
<b>Annual Cost Impact (*)</b>	<b>1.57%</b>	<b>1.22%</b>

\*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 6.05% before costs and 4.83 % after costs.

### Composition of Costs

One-off costs upon entry or exit		If you cash in after 1 year
Entry Costs	0.50% Maximum of your investments that you pay to your distributor when entering this investment.	Up to 50 USD
Exit Costs	0.00% Maximum of your investments that you pay to your distributor when entering this investment.	0 USD
Ongoing costs		
Management fees and other administrative or Operating Costs	0.77% of your investment that will be used for the payment of annual charges on your investment levied for managing the investment.	77 USD
Transaction Costs	0.30% of your investment that will be used for the payment of estimated annual costs incurred when we buy and sell the underlying instruments for the product. The actual amount will vary depending on how much we buy and sell.	30 USD
Incidental costs taken under specific conditions		
Performance fee	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 5 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.

### 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](http://www.robeco.com).

### Other Relevant Info

In Switzerland the legal representative is ACOLIN Fund Services AG, Leutschenbachstrasse 50, CH-8050 Zürich, whilst UBS Switzerland AG, Bahnhofstrasse 45, 8001 Zurich is the paying agent. The prospectus, Key Information Document, Articles of Association and the annual and semi-annual reports can be obtained free of charge from the representative.

- The assets and liabilities of each subfund are segregated by law. Shares of one subfund may be exchanged with another subfund of the SICAV as further described in the prospectus. The SICAV may offer other share classes of the subfund. Information on these share classes is available in the prospectus under Appendix I.
- The tax legislation of the SICAV'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 SICAV.
- Information on the previous performance of this fund over the last 10 calendar years can be found at Past Performance, and information on previous performance scenarios is available at Historical Performance Scenarios.