

Swisscanto (LU) Money Market Fund Committed EUR DT

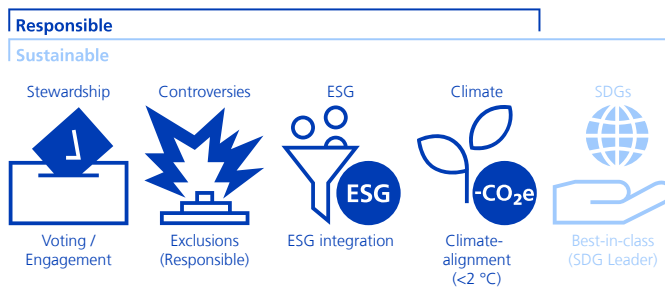
Money Market | reinvesting | August 2026 - Marketing Material

Fund Description

The fund invests in first-class money market investments in EUR. The Portfolio Manager carefully selects the stocks and actively diversifies the issuer risk across sectors and maturities. The focus is on high liquidity of the overall portfolio.

Sustainability Policy

In the implementation of the sustainability policy, a distinction is made between the two characteristics 'Responsible' and 'Sustainable'. Depending on the characteristic, the sustainability approaches listed below are applied. Further information on the sustainability policy can be found in the accompanying explanations.



Notes:
- Light-coloured sustainability characteristics and approaches are not applicable to the assets in question.

Swisscanto Sustainability Rating

high **A** **B** **C** **D** **E** **F** **G** low

Profile/Suitability

This product is suitable for investors who

- have at least a very short-term investment horizon.
- are seeking an actively managed money market portfolio in EUR.
- are striving for a broad diversification over various counterparties.
- have the necessary risk tolerance towards the interest rate and credit risks of the asset class.

Risk Indicator

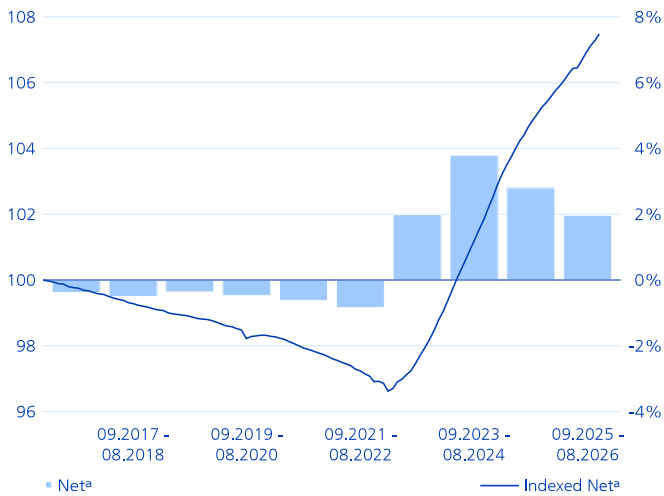
low **1** **2** **3** **4** **5** **6** **7** high

Fund Facts

NAV per Share (31.08.2026)	EUR 107.47
52-Week High (31.08.2026)	EUR 107.47
52-Week Low (03.09.2025)	EUR 105.41
Fund Domicile	Luxembourg
Share Class Currency	EUR
Fund Currency	EUR
Accounting Year End	31.03.
ISIN-Number	LU1481720990
Bloomberg	SWCMEDT LX
CNMV	1952
Share Class Launch Date	24.10.2016
Inception Date Fund	18.03.1991
Start Performance Calculation	01.11.2016
Change in sustainability policy	05.10.2020
Share Class Volume (million)	EUR 16.51
Fund Volume (million)	EUR 146.89
Shares Outstanding	153'666.174
Benchmark	FTSE 3-Month Euro Eurodeposit
SFDR	Article 8
Flat Fee p.a.	0.18%
Total Expense Ratio p.a.	0.20%
Management Company	Swisscanto Asset Management International S.A., Luxembourg
Portfolio Management	Zürcher Kantonalbank
Custodian Bank	CACEIS BANK SA

Performance

Indexed Performance and Performance in %¹



Indexed performance (left scale). Performance in percent (right scale).

Performance in %²

Since	Net ^a	Gross ^b	Benchmark
1 month	0.19	0.20	0.19
3 months	0.53	0.58	0.56
1 year	1.97	2.16	2.03
3 years p.a.	2.85	3.05	2.91
5 years p.a.	1.93	2.12	2.08
Start p.a.	0.74	0.93	0.85

Period Specific Performance in %^{1, 2}

Period	Net ^a incl. Agio	Net ^a	Gross ^b	Benchmark
09.2025 - 08.2026		1.97	2.16	2.03
09.2024 - 08.2025		2.80	2.99	2.76
09.2023 - 08.2024		3.80	3.99	3.93
09.2022 - 08.2023		1.99	2.18	2.27
09.2021 - 08.2022		-0.84	-0.65	-0.54
09.2020 - 08.2021		-0.62	-0.43	-0.59
09.2019 - 08.2020		-0.48	-0.29	-0.46
09.2018 - 08.2019		-0.36	-0.17	-0.36
09.2017 - 08.2018		-0.50	-0.31	-0.34
11.2016 - 08.2017	-2.38	-0.38	-0.22	-0.25

Historical Risk Figures annualised/realised

	1yr	3yrs	5yrs
Volatility Fund	0.18%	0.27%	0.52%
Sharpe Ratio	-0.04	-0.62	-0.33

Portfolio Data

	Fund
Number of Positions	72
Modified Duration	0.41
Yield	2.74%

¹ Year/period: Since start performance calculation or at the longest for the last 10 years/periods.

² Minor deviations can be caused by rounding errors.

^a The performance shown is less all regular fund fees incurred. Further potential costs incurred, which can be directly charged to the fund assets, are disclosed in the fund prospectus.

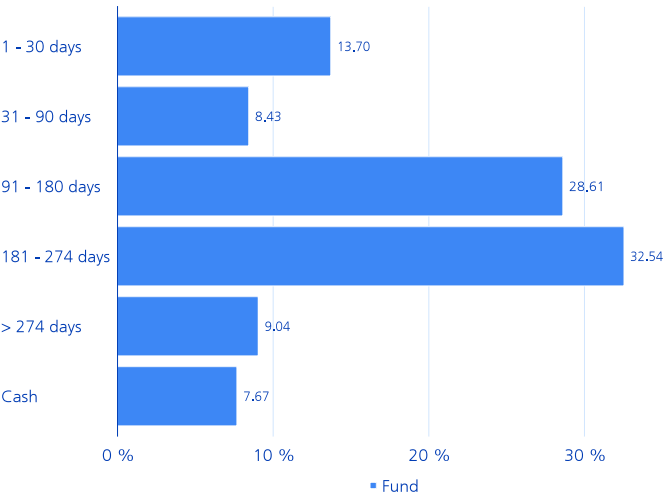
^b The gross performance indicated is before deduction of any regular fund fees incurred.

The performance stated refers to the past and is not a reliable indicator of future results. The calculation is made in the reference currency of the share class. Performance in other currencies may rise or fall as a result of currency exchange rate fluctuations. The performance data assume that any dividends will be reinvested. The data take into account the costs incurred at fund level (such as administrative fees). The net performance including Agio (issue surcharge max. 2.00%) represents the performance after deduction of fees.

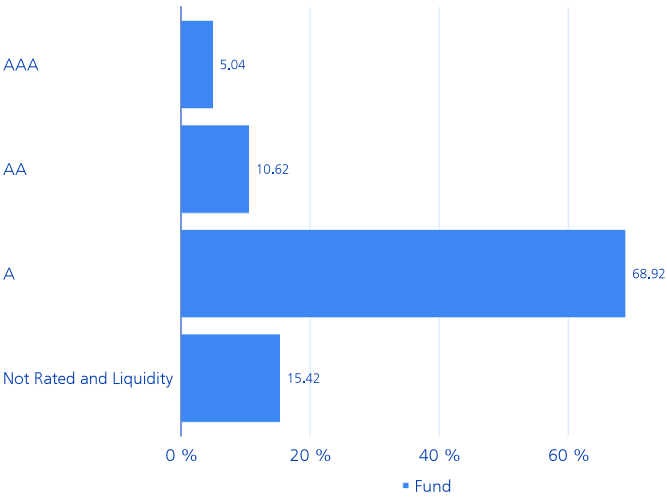
Source: Swisscanto Fondsleitung AG

Breakdowns

Breakdown by Maturity in % *



Breakdown by Credit Rating in % *



Largest Issuers in %

	Fund
Banco Santander SA	3.56
Unilever PLC	3.22
MDGH - GMTN BV	3.16
HSBC Holdings PLC	3.02
Cooperatieve Rabobank UA	2.95
UBS Group AG	2.94
Comcast Corp	2.90
Daimler AG	2.75
Republic of Korea	2.71
UniCredit SpA	2.44

Breakdown by Asset Category in % *

	Fund
Bonds	91.13
Floater	1.20
Cash	7.67

* Notes on the breakdowns can be found in the comments to the fund.

Explanations of the Sustainability Policy

Sustainability Policy / Sustainability Characteristics

In the implementation of the sustainability policy, two characteristics are distinguished, each applying different sustainability approaches. The 'Responsible' characteristic typically includes the application of exclusion criteria, systematic ESG analysis as an integral part of the investment process, and a reduction in the CO₂e intensity of investments. The 'Sustainable' characteristic typically includes, in addition to the aforementioned approaches, the application of even more extensive exclusions and focuses on SDG and ESG Leaders. For further information on the application of the sustainability approaches, please see the following explanations.

In Switzerland, we define consistency with sustainability objectives in accordance with the 'AMAS Self-Regulation on Transparency and Disclosure for Collective Investments with a Sustainability-Related Approach' as follows:

- Investment products with characteristic 'Responsible' through CO₂e reduction by means of the sustainability approach 'climate-alignment' (CO₂e reduction over time) and/or 'positive screening' (CO₂e intensity lower than the relevant index).
- Investment products with characteristic 'Sustainable', in addition to the approaches mentioned above, through aligning investments with the 17 United Nations Sustainable Development Goals (SDG Leaders) and/or criteria for a sustainable economic practices (ESG Leaders) by means of the sustainability approach 'best-in-class', or through aligning investments with the 17 United Nations Sustainable Development Goals (SDG Leaders) and/or thematic adopters by means of the sustainability approach 'thematic investments'.

Stewardship – Voting / Engagement



In accordance with the Engagement Guidelines of Zürcher Kantonalbank's Asset Management division, we actively engage in dialogue with the management teams of the companies. For example, companies are encouraged to set ambitious greenhouse gas reduction targets, implement them consistently and report on them transparently. Our engagement activities and guidelines are published on our website (products.swisscanto.com/products/product/documents). Voting is conducted in accordance with the Swisscanto Voting Policy, which is based on Swiss and international corporate governance principles and the United Nations Principles for Responsible Investment (UN PRI). The threshold for exercising voting rights in foreign markets is CHF 2 million per equity position. Swisscanto votes across the board on Swiss equities. The voting behaviour of Swisscanto is accessible at: swisscanto.com/voting

Controversies – Exclusions (Responsible)



In this portfolio, exclusion criteria in line with the characteristic 'Responsible' are applied. The aim is to avoid investments in controversial business activities and practices and to take these into account in the investment process by applying exclusion criteria. Such activities are identified and carefully reviewed using external data sources (e.g. MSCI ESG Research) and based on the 'Swiss Association for Responsible Investments' recommendation list. Further details can be found on the dedicated webpage on exclusion criteria, in the 'Sustainability Report' or in our document 'Exclusion criteria to avoid controversies': products.swisscanto.com/products/product/documents

ESG – ESG integration



The systematic analysis of ESG criteria forms an integral part of the active investment process, with the aim of identifying risks and opportunities based on ESG trends at an early stage. The criteria may take into account the environmental 'E', social 'S' and governance 'G' aspects. ESG integration complements pure financial analysis and is intended to lead to more informed investment decisions.

Climate – Climate-alignment (<2 °C)



In line with the Paris Climate Agreement, the investment activity of the portfolio is aimed at achieving a reduction of at least 4% per year in the CO₂e intensity of the investments. As at the end of 2019, the investment strategy target is based on the CO₂e intensity of the investment universe.

SDGs – Best-in-class (SDG Leader)



This approach focuses on returns through investments in companies and states with social benefits (SDG Leaders). Together with the ESG Leaders, SDG Leaders form the 'Sustainable Investment Universe'. SDG Leaders harness their innovative strength to create environmentally and socially compatible products and services. In doing so, they contribute to achieving one or more of the United Nations' Sustainable Development Goals (SDGs).

Note:

- Light-coloured sustainability characteristics and approaches are not applicable to the assets in question.

AMAS

Asset Management Association Switzerland

Scope and further information on the sustainability policy

The sustainability approaches apply to a significant proportion of the assets. Further supplementary product-specific information on these approaches and their scope can be found in the relevant legal documents at products.swisscanto.com.

CO₂e equivalents (CO₂e)

CO₂ equivalents (CO₂e) are a unit of measurement used to standardise the climate impact of greenhouse gases. In calculating CO₂e intensities, greenhouse gases with a global warming effect are included in accordance with the international "Greenhouse Gas Protocol" (GHG Protocol) standard (measured in CO₂e).

ESG

ESG stands for the aspects of environment (E), social (S) and governance (G).

Swiss Association for Responsible Investments

The Swiss Association for Responsible Investments is an association of institutional investors and was founded in 2015. The association provides its members with services for the consideration of environmental, social and economic aspects in their investment activities.

Swisscanto Sustainability Rating

The proprietary Swisscanto Sustainability Rating provides information on the current sustainability level of the portfolio. It is calculated from the values of the collective assets and individual securities contained in the portfolio and is divided into seven sustainability classes from A (highest level) to G (lowest level). To calculate the rating, companies and states are assessed on the four pillars of our sustainability research: controversial areas of business (controversy), sustainable corporate governance (ESG), greenhouse gas emissions (climate) and impact of products on the environment and society (SDG). The Swisscanto Sustainability Rating is recalculated once per quarter end. For further information, visit: products.swisscanto.com/products/product/documents

MSCI® ESG

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Comments to the Fund

Target Investor Group - Term

Wealth management clients or institutional investors

Target Investor Group - Description

D class is offered to all institutional investors and wealth management clients. The second letter «T» indicates that the class reinvests profits (accumulating). A flat rate administrative fee is charged.

Flat Fee (FF)

The AIF is used to compensate the fund management company and fund administration, asset management and - if compensated - the distribution of the fund as well as the custodian bank for the services it provides.

Total Expense Ratio (TER)

The Total Expense Ratio (TER) refers to the annual costs that are continuously charged to the fund's assets and is expressed as a percentage of the fund's assets. The figure corresponds to the level of the TER in the most recently completed financial year and does not guarantee a similar level in the future. For share classes of funds domiciled in Luxembourg that were launched within the last 12 months, the expected TER is shown.

Swinging Single Pricing (SSP) indirectly

According to fund master data, this fund does not exhibit any swinging single pricing (SSP). However, it cannot be ruled out that an investment is made in a target fund with SSP indirectly.

Benchmark comparison

This is just a benchmark comparison. The fund's performance does not depend on the benchmark, particularly in terms of the portfolio composition.

License terms of external data providers

Benchmarks Disclaimer - CORPORATELSEG is the administrator of certain indices and benchmarks as detailed at <https://www.lseg.com/en/ftse-russell/benchmarks>. No other information provided, displayed or contained in any LSEG service is made available for use as a benchmark, whether in relation to a financial instrument, financial contract or to measure the performance of an investment fund, or otherwise in a way that would require the relevant information to be administered by a benchmark administrator pursuant to the Benchmarks Regulation (the "Prohibited Use"). LSEG does not grant rights for you to access or use such information for the Prohibited Use and you may breach the Benchmarks Regulation and/or any contract with LSEG if you do. In the event that you identify the Prohibited Use of information by any person, you must promptly notify LSEG and provide such details as we may reasonably request to ensure the cessation of the Prohibited Use, where appropriate. Notwithstanding the foregoing, where you have entered into a direct license with a third-party provider which permits the Prohibited Use with respect to such third party provider's information, you are solely responsible for compliance with Benchmarks Regulation and LSEG shall have no liability or responsibility for any loss or damages that arise from or in connection with the Prohibited Use. LSEG and its affiliates do not warrant that any information is provided in compliance with the Benchmarks Regulation and accept no liability and have no responsibility for any loss or damages that arise from or in connection with the Prohibited Use of the information. "Benchmarks Regulation" means, in respect of the EEA, EU Regulation 2016/1011, in respect of UK, UK benchmarks regulation and in respect of another country, the equivalent legislation. If you are in any doubt about the meaning of the Prohibited Use or your obligations under the Benchmarks Regulation, you should seek professional advice.

Explanation of general risks

The investment differs from an investment in deposits. Investment involves risks, especially with regard to fluctuations in value, capital and return. Investments in foreign currencies are subject to exchange rate fluctuations. Custody and counterparty risks represent further significant risks. We hereby refer to the detailed description of various risks which are included in the prospectus.

Risk Indicator

The historical data used to calculate the risk and return category cannot be used as a reliable indication of the future risk profile. The reported risk and return category may well be subject to change. The lowest risk category cannot be compared with a risk-free investment. There is no capital guarantee or capital protection. The risk of capital loss is borne by the investor.

Notes on the Breakdowns

– Minor deviations can be caused by rounding errors.

Breakdown Allocations

Allocation refers to invested fund capital adjusted to 100%. Minor deviations can be caused by rounding errors. The weighting of the money market may include the synthetic exposure from the equity hedging strategy.

Volatility

Volatility is a statistical measure of risk which indicates the extent to which the absolute return on an investment or a portfolio fluctuates on average around its mean value in the course of a year.

Sharpe Ratio

The Sharpe ratio is a performance measure which indicates the risk-adjusted excess return (difference between the portfolio return and the risk-free return) compared to the investment risk incurred (volatility).

Modified Duration

The modified duration indicates by how many percent the price of a bond changes if the market interest rate changes by one percentage point.

Yield

The yield refers to the duration-weighted yield on the portfolio in local currency.

SFDR

Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosure requirements in the financial services sector (SFDR).

ISO Certification

Asset Management at Zürcher Kantonalbank is ISO 9001 certified. The ISO 9001 certification guarantees that the authorised user has a management system that meets the requirements of a suitable and recognised standard and has been successfully certified/assessed by the Swiss Association for Quality and Management Systems (SQS).

Further Specific Explanations

– The fund is a standard VNAV money market fund. The fund does not rely on external support in order to guarantee its liquidity or keep the NAV per share stable.

Disclaimer

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Any investment carries risks, particularly those related to fluctuations in value and income. The risks are described in the sales prospectus and the key information document. Past performance and returns are no guarantee of future investment success. The performance data do not take into account the commissions and costs charged for the issuance and redemption of units. The Total Expense Ratio (TER) refers to the ongoing costs charged to the fund's assets (operating expenses) and is expressed as a percentage of the fund's assets. The stated TER corresponds to the level in the most recently completed financial year or half-year and does not guarantee a corresponding level in the future.

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The fund described in this document is not available to U.S. persons in accordance with the relevant regulations.

The current fund documents (sales prospectus, terms and conditions, key information document, and annual and semi-annual reports) are available free of charge at <https://products.swisscanto.com/>. Information on sustainability-related aspects in accordance with Regulation (EU) 2019/2088 is also available on the same website.

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