



Key investor information

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

BEKB Strategiefonds Wachstum Nt (ISIN: CH0303961418)

BEKB Strategiefonds Wachstum Nt is a unit class of the subfund BEKB Strategiefonds Wachstum (hereinafter "fund"), a subfund in the umbrella fund BEKB Strategiefonds. The fund is managed by Swisscanto Fund Management Company Ltd., Zurich. The Asset Manager: Berner Kantonalbank AG.

Objectives and investment policy

The investment objective of the fund is to generate a steady level of income and long-term capital gains by investing in a portfolio with an international focus.

Important features:

As an umbrella fund, the fund seeks to achieve its investment objective primarily by means of investments in other funds. The fund invests at least 9% and no more than 37% of its assets in bonds and other debt securities, and at least 50% and no more than 70% in shares and other equity securities, as well as in other assets permitted by the fund contract. In addition, at least 80% of the fund's assets must come from within the BEKB investment universe.

Derivatives may be used for achieving the investment objective.

Fund units are issued and redeemed basically on every bank business day in Switzerland.

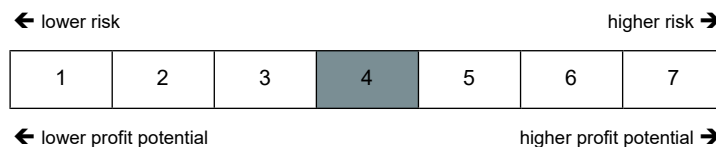
Earnings and profits of the unit class are not distributed, but reinvested.

Additional important information:

The use of derivatives equates to neither leveraging nor short selling with regard to the fund assets.

Recommendation on holding period: this fund is appropriate for investors with a medium-term investment horizon (three to five years) or a longer-term investment horizon.

Risk and reward profile



The historical data used for calculating the risk and profit category cannot serve as a reliable indicator of the future risk profile.

The risk and profit category shown may very well undergo changes. Assignment to a category may change over time.

The lowest risk category cannot be equated with a risk-free investment.

Reasons for being assigned to the risk and profit category:

- Yield curve
- Interest-rate premium
- Price fluctuations in the share market and company-specific price fluctuations
- Foreign currency risks

There is no capital guarantee and no capital protection.

Further risks that are essential for the fund and not adequately covered by the indicator above:

- Credit risks, because substantial investments are made in interest-bearing securities where repayment default is possible.



Charges

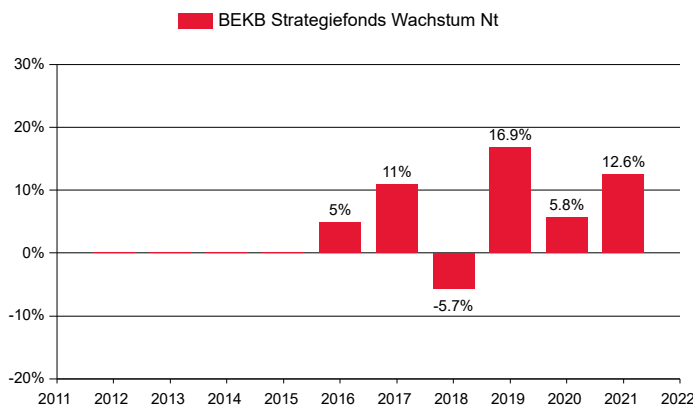
The costs borne by you are used for the management of the fund as well as its distribution and marketing. The costs may impair the further development of the fund.

One-off charges debited before or after you invest	
Entry charge (max.)	1.50%
Exit charge (max.)	0.50%
Charges taken from the fund over a year	
Ongoing charges	0.12%
Charges taken from the fund under certain specific conditions	
Fees tied to the performance of the fund (max.)	n/a

Ongoing charges relate to the 12 months prior to the last annual/semi-annual report and may change every six months. The annual/semi-annual report contains details of the costs.

For more information, please refer to the prospectus with integrated fund contract.

Past performance



Additional information:

Past performance is no guarantee of future success.

Shares for this share class were issued the first time in: 2015

Currency in which the performance was calculated: CHF
Ongoing charges are taken into account in the performance.

Practical information

- Cantonal Bank of Zurich, Bahnhofstrasse 9, 8001 Zurich, was appointed as the custodian bank.
- Additional information about the fund, copies of the sales prospectus with integrated fund contract, of the annual report, and of the semi-annual report, and additional practical information, including the latest unit prices, can be accessed in German for free at www.fundinfo.com.
- Investors may request to have units in the fund exchanged for units of another unit class (conversion).
- For more information on the modalities of the conversion of units, please refer to the prospectus with integrated fund contract.
- We would like to point out that the tax regulations of Switzerland as the domicile of the fund may have an effect on the personal tax situation of the investor.
- Swisscanto Fund Management Company Ltd., Zurich, 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 with integrated fund contract.