

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name: **Mirabaud Multi Assets - Flexible**
(the "Sub-Fund"), a sub-fund of Mirabaud Multi Assets (the "Fund")
ISIN: LU2289561719
Class: **Mirabaud Multi Assets - Flexible - A H cap. USD** (the "Class")
Product manufacturer: FundPartner Solutions (Europe) S.A. (the "Management Company"), part of Pictet Group.
Website: www.mirabaud-am.com

Call +352 467171-1 for more information.

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising FundPartner Solutions (Europe) S.A. in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg.

FundPartner Solutions (Europe) S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This key information document is accurate as at 1st April 2026.

What is this product?

TYPE OF PRODUCT

Mirabaud Multi Assets, is a common fund with multiple compartments ("fonds commun de placement à compartiments multiples") governed by Luxembourg law, established in accordance with the provisions of by Part I of the Luxembourg law of 17th December and thus qualifies as a UCITS.

TERM

The term of the Sub-Fund is unlimited and therefore there is no maturity date. The Management Company may not unilaterally terminate the Sub-Fund.

OBJECTIVES

Objectives and investment policy

The Sub-Fund will invest directly and indirectly in debt and money market related asset classes such as government and/or corporate debt and money market instruments of issuers worldwide (including emerging market and Chinese issuers) of any credit quality (including high yield and or ABS/MBS) and denominated in any freely convertible currency, debt related eligible indices as well as interest rates and/or CDs. The Sub-Fund will also invest directly and indirectly in equities and equity related asset classes such as single country, regional, sectorial or style equity indices, common stocks, ADRs, GDRs, equity P-note and structured products.

The Fund applies baseline environmental and/or social safeguards. Further information regarding the way the fund takes environmental and/or social criteria into account is available in the Fund's prospectus and accessible via www.mirabaud-am.com. The Fund is subject to Mirabaud Sustainable and Responsible investment policy.

Dérivatives For hedging and for any other purposes, the Sub-Fund may use financial derivative instruments

Benchmark The Sub-Fund is actively managed. The Benchmark of the Class is Morningstar Category Avg. Flexible Alloc. Global Index EUR and is shown for comparison purposes only, without implying any particular constraints to the Sub-Fund's investments.

Dividend Policy This Class is cumulative. Dividend distributions are not planned.

Share Class Currency The currency of the Class is USD.

The recommended holding period of this product is determined to allow sufficient time for this product to reach its objectives and avoiding short term market fluctuations.

The return of the product is determined using the Net Asset Value (the "NAV") calculated by FundPartner Solutions (Europe) S.A. (the "Administrative Agent"). This return depends mainly on the market value fluctuations of the underlying investments.

INTENDED RETAIL INVESTOR

Suitable for investors with all levels of knowledge and/or experience. The product is compatible with investors who may bear capital losses and who do not need capital guarantee.

The product is compatible with clients looking for growing their capital and who wish to hold their investment over 5 years.

OTHER INFORMATION

Depository Bank Pictet & Cie (Europe) AG, succursale de Luxembourg (the "Depository").

Asset segregation The assets and liabilities of each sub-fund are segregated by law, which means that the performance of the assets in other sub-funds does not influence the performance of your investment.

Dealing The Sub-Fund offers daily liquidity, whereby you can subscribe to the Sub-Fund or redeem your assets on any business day in Luxembourg, with the exception of business days mentioned in the "No NAV Calendar" published on the website.

Switching Shareholders may not apply for any class of any sub-fund to be converted into shares of another sub-fund, as indicated in the prospectus. For more details about how to switch between sub-funds, please refer to the prospectus, section which details the switch between sub-funds.

Additional Information More detailed information on the Fund, such as the prospectus, other classes, the key information, the latest NAV, the articles of incorporation as well as the latest annual and semi-annual report, can be obtained free of charge, in English, from the Administrative Agent, the distributors, the Management Company or online at www.fundsquare.net.

This key information document describes the Class of one sub-fund of the Fund. For more information about other sub-funds, please refer to the prospectus and periodic reports that are prepared for the entire Fund.

What are the risks and what could I get in return?

Risk indicator



 The risk indicator assumes you keep the product for 5 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. The essential risks of the investment fund lie in the possibility of depreciation of the securities in which the fund is invested.

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 over the last 10 years. Markets could develop very differently in the future.

Recommended holding period (RHP): Example investment		5 years USD 10,000		
		If you exit after 1 year	If you exit after 5 years	
Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario	What you might get back after costs Average return each year	USD 7,080 -29.2%	USD 7,270 -6.2%	
Unfavourable scenario	What you might get back after costs Average return each year	USD 8,920 -10.8%	USD 10,750 1.5%	This type of scenario occurred for an investment between December 2024 and December 2025.
Moderate scenario	What you might get back after costs Average return each year	USD 10,530 5.3%	USD 12,330 4.3%	This type of scenario occurred for an investment between July 2019 and July 2024.
Favourable scenario	What you might get back after costs Average return each year	USD 12,070 20.7%	USD 13,530 6.2%	This type of scenario occurred for an investment between October 2016 and October 2021.

The stress scenario shows what you might get back in extreme market circumstances.

What happens if FundPartner Solutions (Europe) S.A. is unable to pay out?

You may not face a financial loss due to the default of FundPartner Solutions (Europe) S.A.. The assets of the Fund are held in safekeeping by its depositary, Bank Pictet & Cie (Europe) AG, succursale de Luxembourg. In the event of the insolvency of FundPartner Solutions (Europe) S.A., the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations as set out in the agreement with the Depositary).

Losses are not covered by an investor's compensation or guaranteed scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

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 (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- USD 10,000 is invested

We have classified this product as 3 out of 7, which is a medium-low risk class.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Beside the risks included in the risk indicator, other risks may affect the fund performance. For more information, please see prospectus.

This product does not include any protection from future market performance, so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Investment of USD 10,000	If you exit after 1 year	If you exit after 5 years
Total costs	USD 178	USD 1,011
Annual cost impact (*)	1.8%	1.8% each year

(*) 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 6.1% before costs and 4.3% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this Class.	USD 0
Exit costs	We do not charge an exit fee for this Class.	USD 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.61% of the value of your investment per year. This is an estimate based on actual costs over the last year.	USD 161
Transaction costs	0.17% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	USD 17
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	USD 0

How long should I hold it and can I take my money out early?

Recommended holding period (RHP): 5 years.

This Product has no minimum required holding period, the 5 years has been calculated to be in line with the time frame which the Product may need in order to achieve its investment objectives.

You may sell your investment before the maturity date. In such case, exit fees will be applied as described in the section « What are the costs ? ». The performance or risk of your investment may be negatively impacted. The section "What are the costs?" provides information on the impact of costs over time.

How can I complain?

In the event a natural or legal person wishes to file a complaint with the Fund in order to recognize a right or to redress a harm, the complainant should address a written request that contains description of the issue and the details at the origin of the complaint, either by email or by post, in an official language of their home country to the following address:

FundPartner Solutions (Europe) S.A.,
15 Avenue J.F. Kennedy,
L-1855 Luxembourg
pfcs.lux@pictet.com

<https://www.pictet.com/ch/en/legal-documents-and-notes/key-information-document-complaint-procedure>

Other relevant information

The prospectus, the articles of incorporation as well as the annual report of the Fund may be obtained free of charge from the Fund's registered office, the Management Company, the Fund's representatives and distributors in countries where the Fund is authorized for public distribution, or under www.mirabaud-am.com. These documents are available in English and French.

The complete response to the SRI Transparency Policy can be viewed on the Mirabaud Asset Management website <https://www.mirabaudam.com/en/responsibly-sustainable>.

Benchmark source: Morningstar.

The past performance over the last 4 years and the previous performance scenarios are available on the link https://download.alphaomega.lu/perfscenario_LU2289561719_LU_en.pdf