Basic information sheet

Purpose

This information sheet provides you with essential information about this investment product. It is not promotional material. This information is required by law to help you understand the nature, risk, cost and potential gains and losses of this product and to help you compare it with other products.

Product

Product name/ISIN	Miravest Global Balanced Fund - share class B (the Product); ISIN CH1555954135; in share class currency CHF
Product manufacturer	PvB Pernet von Ballmoos AG, Zollikerstrasse 226, 8008 Zürich For further information, please call +41 205 51 51 or visit the website www.pvb.swiss
Competent supervisory authority	Swiss Financial Market Supervisory Authority (FINMA)

This document was created on 06.07.2026.

You are about to purchase a product that is not simple and may be difficult to understand.

What type of product is it?

Type:

Investment funds under Swiss law (category "other funds for traditional investments")

Objectives:

The investment objective of this investment fund is to achieve long-term capital growth through an international asset and currency allocation policy that is oriented towards market opportunities and aims to optimize the risk-return profile.

The fund management company seeks to build a diversified portfolio comprising uncorrelated asset classes in order to reduce dependence on individual asset classes and lower portfolio volatility. The allocation among underlying assets such as bonds, money market investments, equities, collective investment schemes, precious metals, structured products, alternative collective investment schemes or real estate funds may vary depending on the tactical approach.
The investment fund maintains a high degree of flexibility in the selection of investments and may use all instruments available on the financial markets to achieve its objective.

Investor target group:

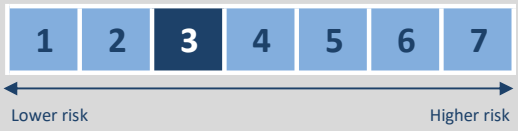
The fund is intended for investors who have a basic understanding of and/or experience with investment funds and the financial instruments used therein, who have a medium- to long-term investment horizon, and who do not need the invested capital during the recommended holding period of five years. Investors must be willing and financially able to withstand prolonged fluctuations in value and declines in the net asset value, as well as losses up to and including the complete loss of the invested capital.

Term:

This product has no expiry date. The sub-fund was established for an indefinite period. The fund management company is unilaterally entitled to liquidate, combine or reposition the product at any time if the product can no longer be managed in the interests of the investors. The amount received by the investor in the event of early termination may be less than the amount invested.

(A) Overall risk indicator





The risk indicator is based on the assumption that you will hold the product for 5 years. If you liquidate the investment early, the actual risk may differ significantly and you may get back less.

The overall risk indicator helps you assess the risk associated with this product compared to other products. It shows how likely you are to lose money on this product because markets move in a certain way. We have classified this product in risk class 3 on a scale of 1 to 7, where 3 corresponds to a medium-low risk class. The risk of potential losses from future performance is classified as medium-low. Note the currency risk if your reference currency is different from the currency of the product. You may receive payments in a different currency, so your final return will depend on the exchange rate between the two currencies. Investors are cautioned that the product may be subject to other risks, such as operational, counterparty, political and legal risks, which the overall risk indicator does not take into account.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.

(B) Performance scenarios

Future market developments cannot be precisely predicted. The scenarios presented are only examples of some possible outcomes based on recent returns. Actual returns may be lower.

Attachment CHF 10.000

Scenarios		1 year	3 years	5 years (Recommended holding period)
Stress scenario	**What you could receive after deducting the costs**	**CHF 7'673.50**	**CHF 6'240.49**	**CHF 5'373.71**
	Annual average return	-23.26%	-14.54%	-11.68%
Pessimistic scenario	**What you could receive after deducting the costs**	**CHF 9'109.76**	**CHF 8'791.63**	**CHF 8'717.13**
	Annual average return	-8.90%	-4.20%	-2.71%
Medium scenario	**What you could receive after deducting the costs**	**CHF 10'268.95**	**CHF 10'808.06**	**CHF 11'375.48**
	Annual average return	2.69%	2.62%	2.61%
Optimistic scenario	**What you could receive after deducting the costs**	**CHF 11'550.88**	**CHF 13'252.98**	**CHF 14'804.62**
	Annual average return	15.51%	9.84%	8.16%

This table shows how much you in the next 5 years could get back under different scenarios if you CHF invest 10,000. The scenarios presented show how your investment might perform. You can compare them to the scenarios for other products. The scenarios presented represent an estimate of future performance based on past changes in the value of this investment. They are not an exact indicator. How much you actually receive will depend on how the market performs and how long you hold the product. The stress scenario shows what you could get back in the event of extreme market conditions and does not take into account the event that we may not be able to pay out. The figures quoted include all the costs of the product itself, but may not include all the costs you may have to pay to your adviser or distributor. The figures quoted do not take into account your personal tax situation, which may also affect how much you get back.

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

Investors who have invested in this product are not at risk of financial loss in the event of a default by PvB Pernet von Ballmoos AG, as the assets of the (sub-) fund are considered special assets and are not affected by a possible insolvency of the manufacturer.

What are the costs?

Costs over time

The Reduction in Yield (RIY) shows how the total charges you pay affect the investment return you could receive. Total costs include one-off, ongoing and additional costs. The amounts shown here represent the cumulative cost of the product for three different holding periods, in each case based on the middle scenario from the performance scenarios. The amounts include possible fees incurred in the event of early exit. The figures given assume that you invest CHF 10,000. The figures are estimates and may be different in the future. The person selling or advising you on this product may charge you further costs. If this is the case, the person will inform you of these costs and show you how all costs will affect your investment over time.

Scenarios	If you redeem after 1 year	If you redeem after 3 years	If you redeem after 5 years (Recommended holding period)
Attachment CHF 10.000			
Total costs	CHF 594.00	CHF 950.21	CHF 1'296.95
Impact on return (RIY) per year	5.9%	3.3%	2.7%

Composition of the costs

The table below shows the following:

- how the different types of costs each year affect the investment return you might receive at the end of the recommended holding period;
- what the different cost categories include.

One-off costs	**Entry costs**	2.00%	Impact of the costs you have to pay when you make your investment.
	Exit costs	2.00%	Impact of costs incurred when you exit your investment at maturity.
Running costs	**Portfolio transaction costs**	0.15%	Impact of the cost of buying and selling underlying instruments for the product.
	Other running costs	1.79%	Impact of the costs we deduct from you annually for management, administration and custody.
Additional costs	**Performance fees**	13.00%	Effect of the performance fee. This is withheld from your investment if the product meets the criteria for a performance fee.
	Carried Interest	0.00%	Effect of carried interest. There is no carried interest on this product.

How long should I hold the investment and can I withdraw money early?

Recommended holding period: 5 years

The recommended holding period is calculated on the basis of the overall risk indicator shown above. In accordance with the investment objective described above, the product is designed for a long-term investment horizon. It is an open-ended product. The investor can sell the investment daily (on business days). A redemption fee may apply at the product level.

How can I complain?

A complaint regarding the person responsible for advising on or selling a product may be addressed directly to that person or to the Bank. A complaint regarding the product or this document may be addressed to distributors or to the fund management company PvB Pernet von Ballmoos AG, Compliance, Zollikerstrasse 226, CH-8008 Zurich. Note for investors: Complaints may also be submitted by e-mail to clients@pvb.swiss.

Other relevant information

This basic information sheet does not contain all the information on this product. Further information on the Miravest Global Balanced Fund, the fund prospectus and the current annual and semi-annual reports can be obtained free of charge in German from PvB Pernet von Ballmoos Funds AG, the relevant sales agents or online at www.pvb.swiss/funds. The information contained in this document does not constitute a recommendation to buy or sell the product and is not a substitute for individual advice from the investor's bank or advisor. The latest version of this Key Information Document is available at: www.pvb.swiss.