Swisscanto (CH) Money Market Fund Responsible Opportunities CHF NT CHF

swisscanto

Managed by Zürcher Kantonalbank

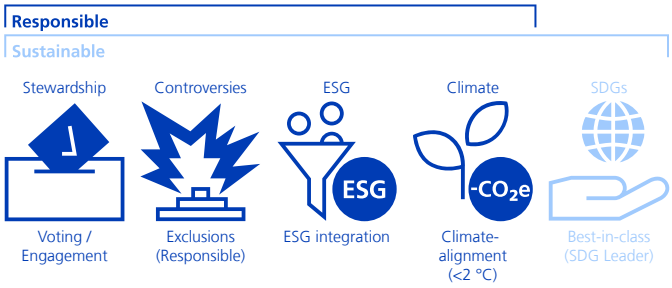
Money Market | reinvesting | August 2026 - Marketing Material

Fund Description

The fund invests in first-class money market investments in CHF and foreign currencies, whereby foreign currency risks are hedged against CHF. If the relative appeal of the various money markets shifts, the portfolio is dynamically adjusted. The Portfolio Manager carefully selects the securities 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.
- 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

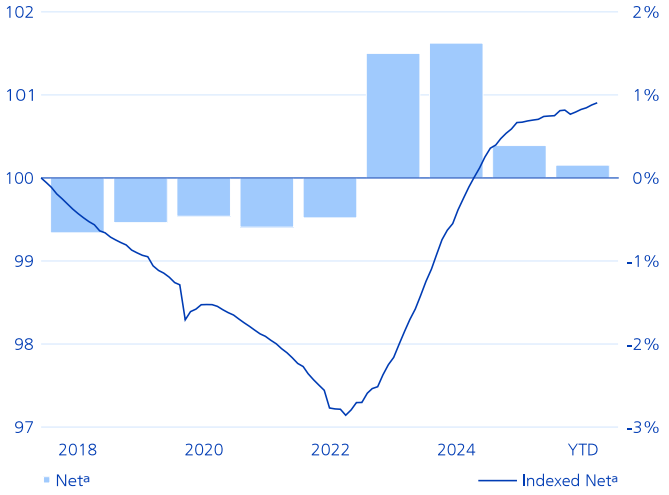
low **1** 2 3 4 5 6 7 high

Fund Facts

NAV per Share (31.08.2026)	CHF 97.69
52-Week High (13.01.2026)	CHF 97.74
52-Week Low (07.04.2026)	CHF 97.55
Fund Domicile	Switzerland
Share Class Currency	CHF
Fund Currency	CHF
Accounting Year End	30.09.
Security Number	39462806
ISIN-Number	CH0394628066
Bloomberg	SWMMNTC SW
Share Class Launch Date	13.12.2017
Inception Date Fund	12.03.2010
Start Performance Calculation	01.01.2018
Share Class Volume (million)	CHF 1'121.33
Fund Volume (million)	CHF 2'117.37
Shares Outstanding	11'478'479.403
Benchmark	FTSE 3-Month Swiss Franc Eurodeposit
Flat Fee p.a.	0.00%
Total Expense Ratio p.a.	0.00%
Management Company	Swisscanto Fondsleitung AG, Zurich
Portfolio Management	Zürcher Kantonalbank
Custodian Bank	Zürcher Kantonalbank

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	0.03	0.03	-0.00
3 months	0.08	0.08	-0.01
1 year	0.21	0.21	-0.08
3 years p.a.	0.93	0.93	0.58
5 years p.a.	0.59	0.59	0.37
Start p.a.	0.10	0.10	-0.15

Annual Performance in %[1, 2]

Year	Net[a]	Gross[b]	Benchmark
YTD	0.15	0.15	-0.05
2025	0.39	0.39	0.03
2024	1.62	1.62	1.19
2023	1.50	1.50	1.34
2022	-0.48	-0.48	-0.41
2021	-0.59	-0.59	-0.82
2020	-0.46	-0.46	-0.77
2019	-0.54	-0.54	-0.85
2018	-0.66	-0.66	-0.93

Risk Figures

annualised/realised	1yr	3yrs	5yrs
Volatility Fund	0.09%	0.22%	0.30%
Sharpe Ratio	2.74	2.25	1.00

Portfolio Data

	Fund
Number of Positions	228
Modified Duration	0.43
Yield (without currency hedging)	0.43%

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

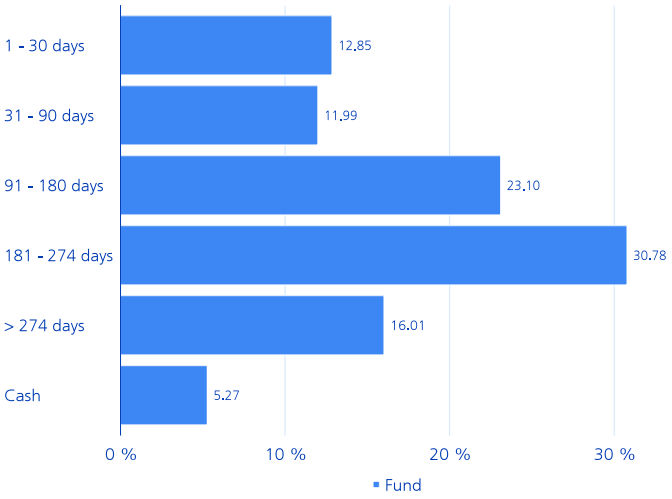
[2] Minor deviations can be caused by rounding errors.

[a] The represented net value development less all regular fund fees due. Any further costs due, which can be charged directly to the fund assets, are disclosed in the fund prospectus.

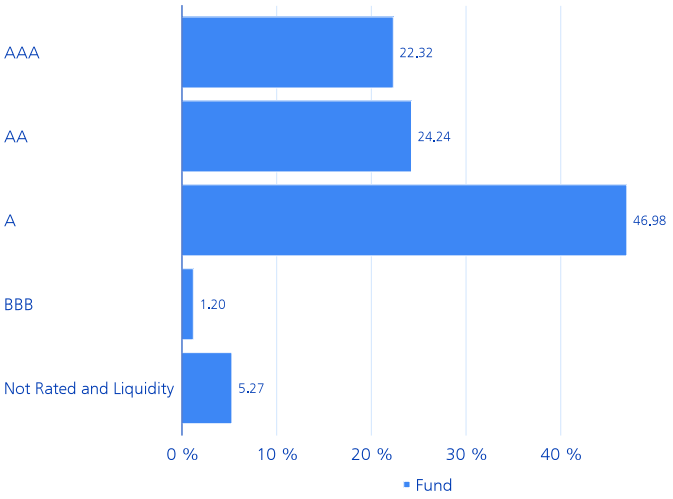
[b] The gross performance indicated before deduction of any regular fund fees incurred.

Breakdowns

Breakdown by Maturity in % *



Breakdown by Credit Rating in % *



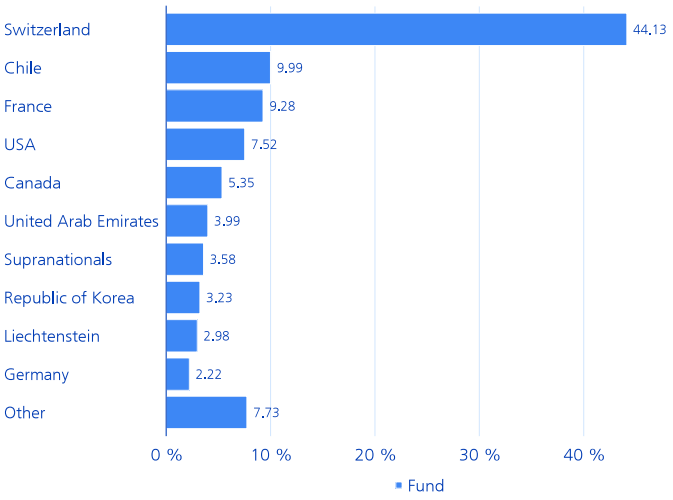
Breakdown by Asset Category in % *

	Fund
Bonds	91.41
Floater	3.32
Cash	5.27

Largest Issuers in %

	Fund
Pfandbriefbank schweizerischer Hypothekarinstitute AG	6.90
Canadian Imperial Bank of Commerce	3.85
Banco de Credito e Inversiones SA	3.48
Basler Kantonalbank	3.19
Banque Federative du Credit Mutuel SA	3.11
First Abu Dhabi Bank PJSC	3.00
LGT Finance Ltd	2.83
Pfandbriefzentrale der schweizerischen Kantonalbanken AG	2.39
UBS Group AG	2.27
PSP Swiss Property AG	2.21

Breakdown by Borrower Domicile in %



* 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 CO_2e 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 CO_2e reduction by means of the sustainability approach 'climate-alignment' (CO_2e reduction over time) and/or 'positive screening' (CO_2e 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 CO_2e intensity of the investments. As at the end of 2019, the investment strategy target is based on the CO_2e 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.

CO_2e equivalents (CO_2e)
CO_2 equivalents (CO_2e) are a unit of measurement used to standardise the climate impact of greenhouse gases. In calculating CO_2e intensities, greenhouse gases with a global warming effect are included in accordance with the international "Greenhouse Gas Protocol" (GHG Protocol) standard (measured in CO_2e).

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
Institutional investors with necessary contract

Target Investor Group - Description
N class is offered exclusively to Zürcher Kantonalbank investors with an individual asset management agreement and institutional investors with an individual investments contract, as well as institutional investors of other partners of Swisscanto Fund Management Company Ltd. with the corresponding agreement. An additional requirement is the conclusion of a cooperation agreement. The second letter «T» indicates that the class reinvests profits (accumulating).

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.

Charging Fee N-Class
The charging fee applied to the N-Classe is shown at a rate of 0%, as the FF is charged in the context of the individual asset management agreement.

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.

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.

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er 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
Investment involves risks, especially with regard to fluctuations in value 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 (without currency hedging)
The yield refers to the duration-weighted yield on the portfolio in local currency. No currency hedging is taken into account.

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).

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It should be noted that any information regarding historical performance does not indicate current or future performance, and any performance data shown may not take into account the commissions and costs incurred when issuing and redeeming fund units.

With regard to any information on sustainability, it should be noted that there is no generally accepted framework and no universally applicable list of factors to consider to ensure the sustainability of investments in Switzerland.

The sole binding basis for the acquisition of funds are the current fund documents (e.g., fund contracts, prospectuses, key information documents, and annual reports), which can be obtained from Swisscanto Fondsleitung AG, Bahnhofstrasse 9, 8001 Zurich. The investment opinions and assessments of securities and/or issuers contained in this document have not been prepared in accordance with the rules on the independence of financial analysts and therefore constitute marketing communications (and not independent financial analysis). In particular, the employees responsible for such opinions and assessments are not necessarily subject to restrictions on trading in the relevant securities and may in principle conduct their own transactions or transactions for Zürcher Kantonalbank in these securities.

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