

Key Information Document (PRIIP KID)

Purpose

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

Product

Product name: Bonhôte – Swiss Equity Momentum - Class IA (CHF) (the “Product”)

Product identifiers: ISIN: CH1538334090 / Valoren-Number: 153833409

Manufacturer / issuer / central administration: Solutions & Funds SA, Promenade de Castellane 4, 1110 Morges, Switzerland (<https://www.solutionsandfunds.com>) / Call +41 22 365 20 70 for more information.

Competent authority: The Swiss Financial Market Supervisory Authority (FINMA) is responsible for the supervision of Solutions & Funds SA in relation to this Key Information Document. This PRIIP is authorised in Switzerland.

Date of production of the Key Information Document: 19 March 2026

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

What is this product?

Type

This Product is a contractual investment fund under Swiss law, belonging to the category “other funds for traditional investments”.

Term

The Product has been established for an indefinite period.

Units of the Product may be subscribed or redeemed on a weekly basis. Subscription and redemption requests must be received by the custodian bank no later than Friday at 12:00 p.m., or the next banking business day (order placement day), in order to be processed on the following banking business day (valuation day) on the basis of the net asset value calculated on that day. The net asset value used for the settlement is therefore not yet known at the time the order is placed (forward pricing). The calculation takes place on the valuation day based on the closing prices of Friday or the next banking business day.

Objectives

The objective of the Product is primarily to achieve capital growth over the medium to long term, exceeding that of the market for equities and other equity securities or participation rights of Swiss companies, as represented by the SPI® index. The objective is to identify companies with strong market momentum, a sound financial structure and responsible management of human capital and corporate governance.

Intended investors

The sub-fund is intended for investors who accept a high level of risk in order to achieve substantial long-term capital growth. The sub-fund seeks long-term capital gains by investing mainly in equities and other equity securities or participation rights of Swiss companies or companies included in the SPI® index.

Practical information

Custodian bank: Banque Cantonale Vaudoise (BCV), Lausanne.

Further information about this Product, the fund contract and the prospectus, the latest annual and semi-annual reports, as well as other practical information, are available free of charge from the fund management company, Solutions & Funds SA, Promenade de Castellane 4, 1110 Morges, and from the custodian bank.

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

Risk indicator:

1	2	3	4	5	6	7
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Lower risk Higher risk



The risk indicator assumes you hold 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.
- We have classified this Product as 4 out of 7, which is a medium risk class.
- This indicator assesses the risk of losses on future performance at a medium level. Past performance is not a reliable indicator of future results, so the actual risk of loss may vary significantly.
- The lowest category (1) does not mean risk-free.
- The Product may be subject to other risks that are not included in the summary risk indicator, such as operational, political and legal risks. Please refer to the prospectus for further information.
- 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.**
- Be aware of currency risk.

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 adviser 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 predicted accurately.

The unfavourable, moderate and favourable scenarios shown are illustrations using respectively the worst, average and best performance of the Product, which may include data from benchmark(s) or proxies, over the last ten years. Markets could develop very differently in the future.

This table shows the money you could get back over the recommended holding period under different scenarios, assuming an investment of CHF 10'000. The scenarios shown illustrate the potential performance of your investment. You can compare them with the scenarios of other products.

The scenarios presented are estimates of future performance based on past data on how the value of this investment varies and are not exact indicators. What you get will vary depending on how the market performs and how long you keep the Product.

This Product may not be easy to liquidate. This means it may be difficult to estimate how much you would get back if you exit before the recommended holding period. You may not be able to exit early, or you may have to bear significant costs or suffer a significant loss in such case.

Future market developments cannot be predicted accurately. The scenarios shown are only an indication of some possible outcomes based on recent performance. Actual returns could be lower.

Recommended holding period: 5 years			
Example investment: 10'000 CHF			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no guaranteed minimum return. You could lose some or all of your investment.		
Stress*	What you could get back after costs are deducted.	3'093 CHF	3'097 CHF
	Average yearly return	-69.1%	-20.9%
Unfavourable	What you could get back after costs are deducted.	7'992 CHF	9'780 CHF
	Average yearly return	-20.1%	-0.4%
Moderate	What you could get back after costs are deducted.	10'294 CHF	12'644 CHF
	Average yearly return	2.9%	4.8%
Favourable	What you could get back after costs are deducted.	13'508 CHF	17'468 CHF
	Average yearly return	35.1%	11.8%

* The stress scenario shows what you might get back under extreme market conditions and does not take into account the situation where we are not able to pay you.

What happens if Solutions & Funds SA is unable to make payments?

The assets and liabilities of each product are strictly segregated from those of other products as well as from those of Solutions & Funds SA, the management company and the custodian, and there is no cross-liability between them. In the event of default or insolvency of Solutions & Funds SA, the management company or any of its service providers, the assets of the sub-fund do not form part of the bankruptcy estate and remain protected in accordance with the applicable legal provisions.

Losses are not covered by an investor compensation or guarantee scheme. The custodian is liable to the fund or the investors for the loss of a financial instrument held in custody, unless it can demonstrate that the loss is due to an external event beyond its control. In accordance with the law, the custodian is required to segregate its own assets from those of the fund, which limits the risk of default.

What are the costs of this investment?

The person selling you this Product or advising you about it may charge you additional costs. If so, this person will inform you about these costs and show you the impact of these costs on your investment.

Costs over time

The table shows 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 the Product performs. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- that in the first year you would get back the amount that you invested (0.0% annual return).
- that for the other holding periods, the Product performs as shown in the moderate scenario.
- 10,000 CHF is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	410 CHF	1'057 CHF
Annual cost impact (*)	4.1%	1.7% per year

(*) This shows how costs reduce your return each year over the holding period. For example, it shows that if you exit at the end of the recommended holding period, your average return per year is expected to be 6.5% before costs and 4.8% after costs.

These figures include the **maximum distribution fee that the person selling you the Product may charge (1.0% of the amount invested / 100 CHF)**. This person will inform you of the actual amount of the distribution fee. Part of the costs may be shared with the person selling you the Product to cover the services they provide to you. They will inform you of the corresponding amount.

Costs over time

One-off costs on entry or exit		If you exit after 1 year
Entry costs	1.0% of the amount paid when entering this investment. This is the maximum amount you will pay. The person selling you the Product will inform you of the actual costs.	100 CHF
Exit costs	The issuer may charge exit fees of up to 0.0% of the amount upon exit. These fees are deducted from the redemption amount and reduce the amount you receive.	0 CHF
Ongoing costs taken each year		
Management fees and other administrative and operating costs	1.0% of the value of your investment per year. This is an estimate based on the actual costs of the past year. For products launched less than one year ago, this is an estimate based on representative costs.	100 CHF
Transaction costs	0.1% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments of the Product. The actual amount will vary depending on how much we buy and sell.	10 CHF
Incidental costs taken under specific conditions		
Performance fees	There are no performance fees for this Product.	0 CHF

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

The recommended holding period for this Product is 5 years.

This is the recommended holding period in view of the risks and expected performance of the Product. Please note that the expected return is not guaranteed. The further the actual holding period deviates from the recommended holding period of the Product, the more the actual risk of loss may differ from the assumptions established for this Product. Depending on your needs and constraints, a different holding period may be more appropriate for your situation. Therefore, we recommend that you discuss this aspect with your client adviser. You may, however, redeem the Product in accordance with the redemption terms set out in the prospectus. Early redemption may significantly affect the risk and return profile. Redemption may be temporarily suspended where circumstances so require and where such suspension is justified in the interest of investors.

How can I make a complaint?

In the event of a complaint about the Product, the Product manufacturer or the person who advised you on or sold you the Product, please contact your adviser or contact us at info@solutionsandfunds.com.

Other information

Information on past performance and previous performance scenario calculations is available at <https://www.solutionsandfunds.com>.