

# responsAbility Micro and SME Finance Debt Fund

## Overview of issue and redemption dates 2020

	Issue / Purchase of Shares					Redemption / Sale of Shares				
	Deadline for purchase 3 p.m.*	Valuation date**	Value Date EUR	Value Date CHF	Value Date USD	Deadline for sale 3 p.m.***	Valuation date**	Value Date EUR	Value Date CHF	Value Date USD
Jan	28.01.20	31.01.20	04.02.20	04.02.20	04.02.20	31.10.19	31.01.20	04.02.20	04.02.20	04.02.20
Feb	25.02.20	28.02.20	03.03.20	03.03.20	03.03.20	29.11.19	28.02.20	03.03.20	03.03.20	03.03.20
Mar	26.03.20	31.03.20	02.04.20	02.04.20	02.04.20	31.12.19	31.03.20	02.04.20	02.04.20	02.04.20
Apr	27.04.20	30.04.20	05.05.20	05.05.20	05.05.20	31.01.20	30.04.20	05.05.20	05.05.20	05.05.20
May	26.05.20	29.05.20	03.06.20	03.06.20	03.06.20	28.02.20	29.05.20	03.06.20	03.06.20	03.06.20
Jun	25.06.20	30.06.20	02.07.20	02.07.20	02.07.20	01.04.20	30.06.20	02.07.20	02.07.20	02.07.20
Jul	28.07.20	31.07.20	04.08.20	04.08.20	04.08.20	30.04.20	31.07.20	04.08.20	04.08.20	04.08.20
Aug	26.08.20	31.08.20	02.09.20	02.09.20	02.09.20	02.06.20	31.08.20	02.09.20	02.09.20	02.09.20
Sep	25.09.20	30.09.20	02.10.20	02.10.20	02.10.20	02.07.20	30.09.20	02.10.20	02.10.20	02.10.20
Oct	27.10.20	30.10.20	03.11.20	03.11.20	03.11.20	31.07.20	30.10.20	03.11.20	03.11.20	03.11.20
Nov	25.11.20	30.11.20	02.12.20	02.12.20	02.12.20	01.09.20	30.11.20	02.12.20	02.12.20	02.12.20
Dec	28.12.20	31.12.20	04.01.21	04.01.21	04.01.21	02.10.20	31.12.20	04.01.21	04.01.21	04.01.21

\*Subscription: Monthly, requests must be received by the Central Administration three banking days before the respective value date, by 3 p.m. Central European Time ("Closing Time"). Earlier Closing Times may apply to subscription requests submitted to Selling Agents. Investors are advised to contact their Selling Agent to find out which Closing Time applies to them.

\*\*Valuation: On the last Luxembourg banking day of each month.

\*\*\*Redemption: Monthly, applications must be received by the Central Administration not later than 3 p.m. Central European Time at least ninety calendar days before the respective Redemption Date. Earlier Notice Periods may apply to redemption applications submitted to Selling Agents. Investors are advised to contact their Selling Agent to find out which Notice Period applies to them.

# Fund Facts

<b>Fund name</b>	responsAbility SICAV (Lux) Micro and SME Finance Debt Fund						
<b>Fund domicile and type</b>	Luxembourg, SICAV (Société d'Investissement à Capital Variable)						
<b>Portfolio manager</b>	responsAbility Investments AG, Zurich						
<b>Management company</b>	MultiConcept Fund Management S.A., Luxembourg						
<b>Central administration</b>	Credit Suisse Fund Services (Luxembourg) S.A., Luxembourg						
<b>Custodian bank</b>	Credit Suisse (Luxembourg) S.A., Luxembourg						
<b>Inception date (fund)</b>	29 May 2007						
<b>Fund currency</b>	USD, hedged EUR and CHF share classes available						
<b>Distribution</b>	Annual distribution planned						
<b>Valuation (NAV calculation)</b>	On the last Luxembourg banking day of each month						
<b>Subscription of shares</b>	Monthly, requests must be submitted three banking days before the respective value date						
<b>Redemption of shares</b>	Monthly, at the end of each month, subject to 90 calendar days' notice						
<b>Approved for distribution to professional, semiprofessional and qualified investors</b>	Switzerland, Germany, France, Luxembourg, Netherlands, Sweden, Denmark, Finland and Norway						
<b>Retrocessions</b>	For the classes I-II and I-IV no retrocession fee is paid						
<b>Share classes</b>	<b>Valor</b>	<b>ISIN</b>	<b>WKN</b>	<b>Total Expense Ratio (TER)</b>	<b>Investors</b>	<b>Minimum subscription</b>	<b>Inception date (share classes)</b>
<b>A (EUR)</b>	3118944	LU0302153209	AOMSUJ	approx. 2.20%	All investors	EUR 1'000	May 2007
<b>I (EUR)</b>	19411204	LU0826191198	A1J8EC	approx. 1.45%	Institutional and qualified investors	EUR 100'000	Nov 2012
<b>I (CHF)</b>	19411173	LU0825854945	A1J8ED	approx. 1.45%	Institutional and qualified investors	CHF 100'000	Feb 2013
<b>I-II (EUR)</b>	29992698	LU1303877564	n/a	approx. 1.20%	Institutional and qualified investors which have signed a written agreement with a Selling Agent in which the acquisition of classes for which no distribution fees are payable is explicitly provided for, or which are pension funds, insurance companies or foundations, and who are not residents of or are not domiciled in Germany.	EUR 100'000	Oct 2015
<b>I-II (CHF)</b>	24153479	LU1050624276	A1114K	approx. 1.20%		CHF 100'000	Jun 2014
<b>I-II (USD)</b>	29992696	LU1303877309	n/a	approx. 1.20%	Institutional and qualified investors which have signed a written agreement with a Selling Agent in which the acquisition of classes for which no distribution fees are payable is explicitly provided for, or which are pension funds, insurance companies or foundations.	USD 100'000	Oct 2015
<b>I-IV (EUR)</b>	42535052	LU1839501266	tbd	approx. 1.00%		EUR 50,000,000	Aug 2018
<b>I-IV (CHF)</b>	42535055	LU1839501340	tbd	approx. 1.00%		CHF 50,000,000	Dec 2019
<b>I-IV (USD)</b>	42535058	LU1839501423	tbd	approx. 1.00%		USD 50,000,000	n/a

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