Key Information Document (PRIIP KID)

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

Product Name: Bonhôte CH - Swiss Gold Bars ESG IA (USD) (the "Product")

Product Identifiers: ISIN: CH1397351011 / Valoren Number: 139735101

Product Manufacturer / Management Company: 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 supervising Solutions & Funds SA in relation to this Key Information Document. This PRIIP is authorized in Switzerland.

Date of Production of the KID : July 1, 2026

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

What is this product?

Type
The fund is a contractual investment fund under Swiss law of the type "Other funds for traditional investments". The fund is a sub-fund of an umbrella fund. The umbrella fund may consist of several sub-funds. The assets and liabilities of the individual sub-funds are segregated. Consequently, investors are only entitled to the assets and income of the sub-fund in which they participate. This document describes a specific share class of the fund. Other share classes may exist within the fund; information regarding these classes can be found in the prospectus (section "Units").

Term
The fund has been established for an indefinite duration. Solutions & Funds SA may, at any time and without notice, decide to dissolve and liquidate the fund.

Objectives
The fund's objective is to replicate a performance comparable to that of gold.
The fund is passively managed and no active management actions are undertaken to limit losses in the event of a potential decline in the price of gold. In addition to its financial objective, the fund pursues a sustainability objective by aligning itself with a gold supply chain based on responsible environmental, social, and governance (ESG) practices.
The fund essentially invests its assets directly in physical gold, in the form of 1 kg bars with a minimum purity of 995/1000 or standard bars of approximately 12.5 kg with a minimum purity of 995/1000. The fund may invest a maximum of 10% of its assets in units of collective investment schemes.
Investors can request the redemption of their units on any bank business day, unless the price of the positions held by the fund is unavailable (closed market). This share class reinvests its net income.
The share class is open to all investors who subscribe for at least one unit. Its reference currency is the US dollar. For this share class, no retrocessions are paid to compensate for sales promotion activities.

Intended Retail Investor
The fund is suitable for investors seeking an alternative to a direct investment in physical gold, through passive management aimed at replicating the performance of gold, and who have a long-term investment horizon.

Practical Information
Custodian: Banque Cantonale Vaudoise (BCV), Lausanne
Further information about this Product, the fund contract and 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

Lower Risk ⟷ **Higher Risk**

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 (SRI) 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 rates the potential losses from future performance at a medium level. Past performance is not a reliable indicator of future results, meaning the actual risk of loss can vary considerably.
- The lowest category (1) does not mean a risk-free investment.
- The Product may be subject to other risk factors not captured by the summary risk indicator (SRI), such as operational, political, and legal risks. For further details, please refer to the 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**.
- 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 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. Future market developments are uncertain and cannot be accurately predicted.
The unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average, and best performance of the Product, which may include benchmark or proxy data, over the last 10 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 USD 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 an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the Product.
This Product cannot be easily liquidated. This means it is difficult to estimate how much you could get back if you exit before the recommended holding period. You may either be unable to exit early or have to bear high costs or suffer a significant loss if you do so.

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

Recommended holding period: 5 years Investment example: 10'000 USD Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress*	**What you might get back after costs.**	3'445 USD	3'511 USD
	Average return each year	-65.5%	-18.9%
Unfavorable	**What you might get back after costs.**	8'189 USD	11'214 USD
	Average return each year	-18.1%	2.3%
Moderate	**What you might get back after costs.**	10'772 USD	14'511 USD
	Average return each year	7.7%	7.7%
Favorable	**What you might get back after costs.**	19'460 USD	27'350 USD
	Average return each year	94.6%	22.3%

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

What happens if Solutions & Funds SA is unable to pay out?

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 the default or insolvency of Solutions & Funds SA, the management company, or one 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 statutory 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 prove that the loss arose as a result of an external event beyond its reasonable 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?

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 show you the impact that all costs will have on your investment over time.

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 (0.0% annual return).
- For the other holding periods, the Product performs as shown in the moderate scenario.
- USD 10,000 is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	257 USD	831 USD
Annual cost impact (*)	2.6%	1.2% 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 8.9% before costs and 7.7% after costs.

These figures include **the maximum distribution fee that the person selling you the Product may charge (1% of the amount invested / USD 100)**. This person will inform you of the actual 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 amount.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	0.6% of the amount paid in when entering this investment. This is the most you will be charged. The person selling you the Product will inform you of the actual fees.	60 USD
Exit costs	The manufacturer may charge an exit fee of up to 0.1% of the amount upon exit. These fees are deducted from the redemption amount and reduce the amount you receive.	10 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.4% of the value of your investment per year. This is an estimate based on actual costs over the last year. For products launched less than a year ago, this is an estimate based on representative costs.	42 USD
Transaction costs	0.5% 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.	45 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Product.	0 USD

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

Recommended holding period: 5 year(s).

This is the recommended holding period based on the risks and expected return 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 will deviate from the assumptions established for this Product. Depending on your needs and restrictions, a different holding period might be better suited to your situation. Therefore, we recommend that you discuss this aspect with your client advisor. However, you may redeem the Product in accordance with the redemption terms set out in the sales prospectus. An early redemption can significantly influence the risk and return profile. Redemption may be temporarily suspended when circumstances require and such suspension is justified having regard to the interests of the investors.

How can I complain?

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

Other relevant information

You can find information on historical performance and past performance scenario calculations at https://www.solutionsandfunds.com/.