

Key Information Document

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

Multicooperation SICAV - Julius Baer Strategy Income (EUR)

a sub-fund of Multicooperation SICAV

Share class: B - EUR

PRIIP Manufacturer: Three Rock Capital Management Ltd (which belongs to the Julius Baer Group Ltd)

ISIN: LU0099840034

Website: www.threerockcapital.com

Call +353 1 440 5183 for more information.

The Central Bank of Ireland is responsible for supervising Three Rock Capital Management Ltd in relation to this Key Information Document. This PRIIP is authorised in Luxembourg. Three Rock Capital Management Ltd is authorised in Ireland and regulated by the Central Bank of Ireland.

Date of Production of the KID: 19/02/2026

What is this product?

Type

The product is a class of shares in the sub-fund Julius Baer Strategy Income (EUR) (the "Sub-Fund"), a sub-fund of Multicooperation SICAV (the "Fund"), a Luxembourg "société d'investissement à capital variable" (SICAV) and is authorised as an undertaking for collective investment in transferable securities (UCITS) in accordance with Part I of the Law of 17 December 2010 on undertakings for collective investment (the "Law of 2010").

This Key Information Document describes a share class in the Sub-Fund, a compartment of the Fund. The assets and liabilities of the Sub-Fund are segregated from the other sub-funds of the Fund by law. The performance of another sub-fund of the Fund will not have an impact on your investment in the Sub-Fund. Periodic reports and the Prospectus (as defined below) are prepared for the Fund as a whole.

You may be able to convert the shares you hold into shares of another sub-fund of the Fund. You can find further information about your right to convert your shares in the prospectus of the Fund (the "Prospectus").

Term

The Sub-Fund has no maturity date. The Sub-Fund could be closed under the conditions set down in the Prospectus. The PRIIP Manufacturer cannot terminate the Fund, Sub-Fund or class of shares unilaterally.

Objectives

Investment Objective

The aim of the Sub-Fund is to achieve a stable performance and a consistent return in euros (EUR), while keeping risk at a moderate level. To this end, it invests worldwide in a variety of asset classes under the principle of diversification in order to be able to react flexibly to market conditions. The focus is on long-term performance.

Investment Policy

The Sub-Fund invests between 50% and 90% of its assets in debt securities worldwide. These can include, among others, fixed-interest or floating rate securities, debt securities and claims and other fixed-interest investments (including convertible and warrant bonds, inflation-linked bonds, emerging market bonds, high-yield bonds as well as asset backed securities (ABS) and mortgage backed securities (MBS)). These securities are issued by companies, quasi-state entities and governments. Additionally, the Sub-Fund may invest between 10% and 35% in shares and other equity securities and equity rights of companies worldwide. In addition, the Sub-Fund may hold between 0% and 49% of its assets in money market instruments or liquidity. It may invest in debt securities of all maturities, denominated in any currency, and with any credit quality in terms of the ability to repay debts. The Sub-Fund may also invest in debt securities that can be converted into shares.

Taking into account the medium-term recommended holding period of 4 years, the performance of the Sub-Fund will therefore depend on the medium-term performance of the underlying assets in the Sub-Fund's portfolio.

The Sub-Fund does not have a sustainable investment as its objective nor intends to promote specific environmental or social characteristics as defined by EU Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (SFDR).

Up to 55% of the Sub-Fund's assets may be invested in currencies other than the euro (EUR). In addition to debt securities and shares, the Sub-Fund invests in other funds. The Sub-Fund may also invest a maximum of 25% of its assets in alternative assets (e.g. commodities, precious metals, hedge funds, real estate). The Sub-Fund may use complex financial instruments (e.g. derivatives) to hedge the assets against currency risks as well as for efficient portfolio management and investment purposes.

The Sub-Fund is actively managed and does not follow, and is not managed with reference to, any benchmark. It has full freedom of choice concerning investments and their weighting.

Dividend Policy

Any income arising from this class of shares will be accumulated.

Processing of subscription and redemption orders

Investors may buy or sell shares in the Sub-Fund on any bank working day in Luxembourg, Ireland, and Zurich, provided that the day is not a public holiday for the stock exchanges or other markets representing the basis for valuation of a major part of the net assets of the corresponding Sub-Fund, as determined by the PRIIP Manufacturer (a "Valuation Day").

Intended retail Investor

This Sub-Fund is aimed at retail clients who are seeking capital accumulation across asset classes and have a medium-term investment horizon. This Sub-Fund is aimed at investors with basic knowledge or experience of financial products. The investor must be prepared to bear financial losses, up to the total amount of their investment, and not require any capital guarantees.

Depository

The custodian is State Street Bank International GmbH, Luxembourg Branch, 49, Avenue J.F. Kennedy, L-1855 Luxembourg.

Further Information

You can obtain (i) further information about this product, including the Prospectus, this Key Information Document, the latest annual report, and any subsequent half-yearly report, and (ii) further practical information such as the latest prices of shares, from <https://juliusbaer.fundsdata.carnegroup.com/> and www.fundinfo.com. These documents are available free of charge and in English.

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

Risk Indicator

Lower risk

Higher risk



The risk indicator assumes you keep the product for 4 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Be aware of currency risk. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

You can find more information about the other risks in the Prospectus at <https://julijsbaer.fundsdata.carnegroup.com>.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If the Sub-Fund is not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		4 years	
Example Investment:		EUR 10 000	
		If you exit after 1 year	If you exit after 4 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 7 470	EUR 7 430
	Average return each year	-25.30%	-7.16%
Unfavourable	What you might get back after costs	EUR 8 070	EUR 8 970
	Average return each year	-19.30%	-2.68%
Moderate	What you might get back after costs	EUR 9 430	EUR 9 800
	Average return each year	-5.70%	-0.50%
Favourable	What you might get back after costs	EUR 10 670	EUR 10 870
	Average return each year	6.70%	2.11%

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.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This type of scenario occurred for an investment between March 2016 and March 2020.

Moderate scenario: This type of scenario occurred for an investment between February 2016 and February 2020.

Favourable scenario: This type of scenario occurred for an investment between March 2020 and March 2024.

What happens if Three Rock Capital Management Ltd is unable to pay out?

Investors in the Sub-Fund will not be subject to financial loss due to any potential default of the PRIIP Manufacturer, as the assets of the Sub-Fund are segregated from those of the PRIIP Manufacturer and will not be affected by any potential insolvency of the PRIIP Manufacturer. With respect to State Street Bank International GmbH, Luxembourg Branch, as the depositary of the Fund there is a potential default risk if the assets of the Fund held with the Depositary are lost. However such default risk is limited due to the rules which require a segregation of assets between those of the Depositary and the Fund. The Depositary is liable to the Fund or to the investors of the Fund for the loss by the Depositary or one of its delegates of a financial instrument held in custody unless the Depositary is able to prove that the loss has arisen as a result of an external event beyond its reasonable control. For all other losses, the Depositary is liable in case of its negligent or intentional failure to properly fulfill its obligations pursuant to the Law of 2010. Such losses are not covered by any investor compensation or guarantee schemes.

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 how they affect your investment.

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 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

- EUR 10 000 is invested

	If you exit after 1 year	If you exit after 4 years
Total costs	EUR 972	EUR 1 532
Annual cost impact (*)	9.7%	3.7% 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 3.2 % before costs and -0.5 % after costs.

We may share part of the costs 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	5.00% of the amount you pay in when entering this investment. This is the maximum and in some cases you might pay less.	Up to EUR 500
Exit costs	3.00% of your investment before it is paid out to you. This is the maximum and in some cases you might pay less.	EUR 309
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.57% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 157
Transaction costs	0.06% 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.	EUR 6
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

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

Recommended holding period: 4 years

Recommendation: This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 4 years. The recommended holding period has been chosen based on the expected volatility of the Sub-Fund. You may redeem your shares on any Valuation Day by sending a redemption request to State Street Bank International GmbH, Luxembourg Branch, acting as the principal paying agent of the Fund, and as further documented in the Prospectus. If you cash in at an early stage this might increase the risk of lower investment returns or a loss.

How can I complain?

If you have any complaints about the product, the conduct of the PRIIP Manufacturer or the person advising on the product, complaints can be lodged via the following methods: E-mail: info@threerockcapital.com, Mail: Three Rock Capital Management, 61 Thomas Street, Dublin 8, Ireland. Further information about how to complain can be found at www.threerockcapital.com

Other relevant information

The information contained in this Key Information Document is supplemented by the Prospectus, the articles of incorporation of the Fund and the half-yearly and yearly reports. These documents are provided, or made available to you, as required by law. You can request a paper copy of this Key Information Document, free of charge, from the PRIIP Manufacturer.

You can find information related to the product's past performance over the last 10 years and to previous monthly performance scenario calculations at:

https://docs.data2report.lu/documents/Carne/KID_PP/KID_annex_PP_LU0099840034_en.pdf

https://docs.data2report.lu/documents/Carne/KID_PS/KID_annex_PS_LU0099840034_en.pdf