

Robeco Healthy Living D USD

Robeco Healthy Living is an actively managed sub-fund that invests globally in companies that promote good health and well-being and contribute to an efficient healthcare system. The selection of these stocks is based on fundamental analysis. The Sub-fund has sustainable investment as its objective, within the meaning of Article 9 of the Regulation (EU) 2019/2088 of 27 November 2019 on Sustainability-related disclosures in the financial sector. The strategy integrates sustainability criteria as part of the stock selection process and through a theme-specific sustainability assessment. The portfolio is built on the basis of an eligible investment universe that includes companies whose business models contribute to the thematic investment objectives. The assessment regarding relevant SDGs uses an internally developed framework, more information on which can be obtained at www.robeco.com/si. The Sub-fund also aims to achieve a better return than the index.



David Kägi, Alyssa Cornuz CFA
Fund manager since 01-03-2020

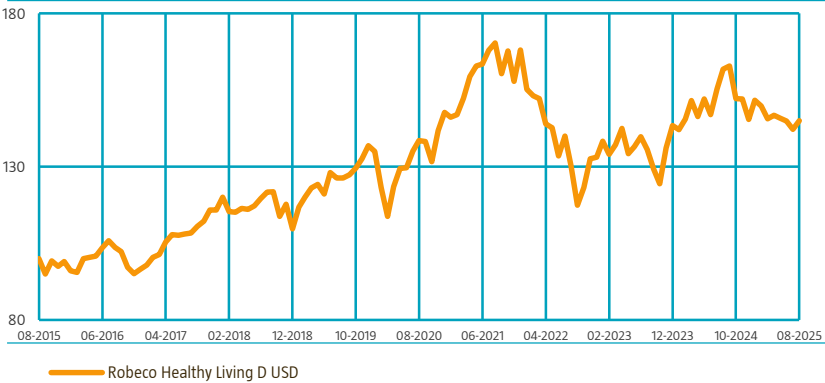
Performance

	Fund	Index
1 m	2.03%	2.61%
3 m	-0.51%	8.41%
Ytd	-0.22%	13.78%
1 Year	-10.36%	15.68%
2 Years	3.42%	19.98%
3 Years	3.65%	18.50%
5 Years	0.93%	12.89%
10 Years	3.79%	11.65%
Since 05-2008	4.63%	8.08%

Annualized (for periods longer than one year)
Note: due to a difference in measurement period between the fund and the index, performance differences may arise. For further info, see last page.

Performance

Indexed value (until 31-08-2025) - Source: Robeco



Calendar year performance

	Fund	Index
2024	1.38%	18.67%
2023	7.74%	23.79%
2022	-20.79%	-18.14%
2021	13.72%	21.82%
2020	8.00%	15.90%
2022-2024	-4.71%	6.34%
2020-2024	1.22%	11.17%
Annualized (years)		

Index

MSCI World Index TRN

General facts

Morningstar	★★★
Type of fund	Equities
Currency	USD
Total size of fund	USD 236,444,766
Size of share class	USD 7,513,323
Outstanding shares	26,447
1st quotation date	29-10-2020
Close financial year	31-12
Ongoing charges	1.71%
Daily tradable	Yes
Dividend paid	No
Ex-ante tracking error limit	-
Management company	Robeco Institutional Asset Management B.V.

Sustainability profile

- Exclusions++
- ESG Integration
- Voting
- ESG Target

For more information on exclusions see <https://www.robeco.com/exclusions/>
For more information on target universe methodology see <https://www.robeco.com/si>

Not FDIC Insured

The value of your investment may fluctuate. Past performance is no guarantee of future results. Please visit www.robeco.com for more information, the Key Information Document and the prospectus. Not for distribution or dissemination to US investors.

For more information visit: www.robeco.com

Fund price

31-08-25	USD	284.09
High Ytd (30-01-25)	USD	301.07
Low Ytd (07-04-25)	USD	263.27

Fees

Management fee	1.50%
Performance fee	None
Service fee	0.16%

Legal status

Investment company with variable capital incorporated under Luxembourg law (SICAV)
 Issue structure Open-end
 UCITS V Yes
 Share class D USD
 This fund is a subfund of Robeco Capital Growth Funds, SICAV.

Registered in

Austria, Belgium, Finland, France, Germany, Ireland, Liechtenstein, Netherlands, Singapore, Spain, Sweden, Switzerland, United Kingdom

Currency policy

The fund is allowed to pursue an active currency policy to generate extra returns and can engage in currency hedging transactions.

Risk management

Risk management is fully integrated into the investment process to ensure that positions always meet predefined guidelines.

Dividend policy

In principle the fund does not intend to distribute dividend and so both the income earned by the fund and its overall performance are reflected in its share price.

Fund codes

ISIN	LU2146189589
Bloomberg	RSSHLDU LX
WKN	A2QD3C
Valoren	55753615

Top 10 largest positions

Holdings

AstraZeneca PLC
Danone SA
Grifols SA Pref
Medtronic PLC
Maximus Inc
Siemens Healthineers AG
Agilent Technologies Inc
Haleon PLC
Thermo Fisher Scientific Inc
DSM-Firmenich AG
Total

Sector	%
Pharmaceuticals	4.72
Food Products	4.07
Biotechnology	3.87
Health Care Equipment & Supplies	3.86
Professional Services	3.48
Health Care Equipment & Supplies	3.44
Life Sciences Tools & Services	3.32
Pharmaceuticals	3.24
Life Sciences Tools & Services	3.24
Chemicals	3.13
36.37	

Top 10/20/30 weights

TOP 10	36.37%
TOP 20	64.53%
TOP 30	86.82%

Statistics

	3 Years	5 Years
Tracking error ex-post (%)	8.79	8.32
Information ratio	-1.49	-1.23
Sharpe ratio	0.04	-0.03
Alpha (%)	-9.24	-7.59
Beta	0.85	0.83
Standard deviation	14.78	15.15
Max. monthly gain (%)	9.55	9.55
Max. monthly loss (%)	-9.71	-9.71

Above mentioned ratios are based on gross of fees returns.

Hit ratio

	3 Years	5 Years
Months outperformance	12	23
Hit ratio (%)	33.3	38.3
Months Bull market	24	38
Months outperformance Bull	9	15
Hit ratio Bull (%)	37.5	39.5
Months Bear market	12	22
Months Outperformance Bear	3	8
Hit ratio Bear (%)	25.0	36.4

Above mentioned ratios are based on gross of fees returns.

Changes

This share class shows performance information prior to its launch date. On the launch date of this share class, the fund absorbed Multipartner SICAV - Robeco Sustainable Healthy Living Fund. Performance prior to the launch date has been simulated on the basis of the past performance of the absorbed fund that had similar investment policy and applied higher or comparable charges.

Asset allocation

Equity		99.0%
Cash		1.0%

Sector allocation**Deviation index**

Health Care Equipment & Supplies		20.9%		18.9%
Food Products		12.9%		12.0%
Life Sciences Tools & Services		11.9%		11.2%
Pharmaceuticals		9.4%		5.5%
Chemicals		8.1%		6.7%
Personal Products		7.4%		6.9%
Biotechnology		6.2%		4.8%
Professional Services		6.0%		5.1%
Health Care Providers & Services		5.3%		4.1%
Textiles, Apparel & Luxury Goods		4.5%		3.8%
Hotels, Restaurants & Leisure		3.0%		1.2%
Food & Staples Retailing		1.5%		-0.2%
Other		2.8%		-80.0%

Regional allocation**Deviation index**

Europe		52.6%		36.5%
America		44.9%		-30.5%
Asia		2.5%		-5.7%
Middle East		0.0%		-0.3%

Currency allocation**Deviation index**

U.S. Dollar		45.2%		-27.2%
Euro		24.9%		16.3%
Pound Sterling		13.7%		10.1%
Swiss Franc		5.3%		3.0%
Norwegian Kroner		4.6%		4.5%
Japanese Yen		2.5%		-3.0%
Mexico New Peso		2.2%		2.2%
Danish Kroner		1.5%		1.0%
Canadian Dollar		0.0%		-3.3%
Hong Kong Dollar		0.0%		-0.5%
Israeli Shekel		0.0%		-0.2%
Singapore Dollar		0.0%		-0.4%
Other		0.0%		-2.5%

ESG Important information

The sustainability information in this factsheet can help investors integrate sustainability considerations in their process. This information is for informational purposes only. The reported sustainability information may not at all be used in relation to binding elements for this fund. A decision to invest should take into account all characteristics or objectives of the fund as described in the prospectus. The prospectus is available on request and free of charge on the Robeco website.

Sustainability

The fund's sustainable investment objective is to promote good health and well-being and contributing to an efficient healthcare system. Healthy living and sustainability considerations are incorporated in the investment process by the means of a target universe definition, exclusions, ESG integration, and voting. The fund only invests in companies that have a significant thematic fit as per Robeco's thematic universe methodology. Through screening on both Robeco's internally developed SDG Framework and Robeco's exclusion policy, the fund does not invest in issuers that have a negative impact on the SDGs, are in breach of international norms or where products have been deemed controversial. Financially material ESG factors are integrated in the bottom-up fundamental investment analysis to assess existing and potential ESG risks and opportunities. In addition, where a stock issuer is flagged for breaching international standards in the ongoing monitoring, the issuer will become subject to exclusion. Lastly, the fund makes use of shareholder rights and applies proxy voting in accordance with Robeco's proxy voting policy.

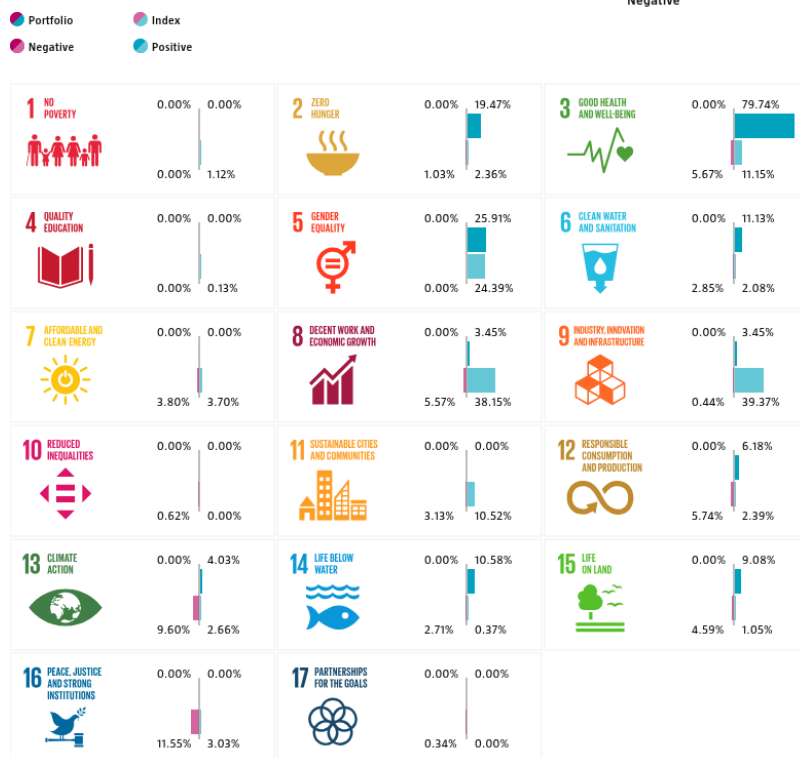
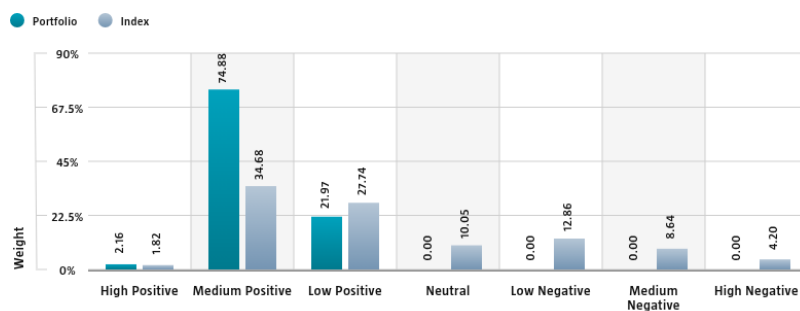
For more information please visit the sustainability-related disclosures.

The index used for all sustainability visuals is based on MSCI World Index TRN.

SDG Impact Alignment

This distribution across SDG scores shows the portfolio weight allocated to companies with a positive, negative and neutral impact alignment with the Sustainable Development Goals (SDG) based on Robeco's SDG Framework. The framework utilizes a three-step approach to assess a company's impact alignment with the relevant SDGs and assign a total SDG score. The score ranges from positive to negative impact alignment with levels from high, medium or low impact alignment. This results in a 7-step scale from -3 to +3. For comparison, index figures are provided alongside that of the portfolio. Only holdings mapped as corporates are included in the figures.

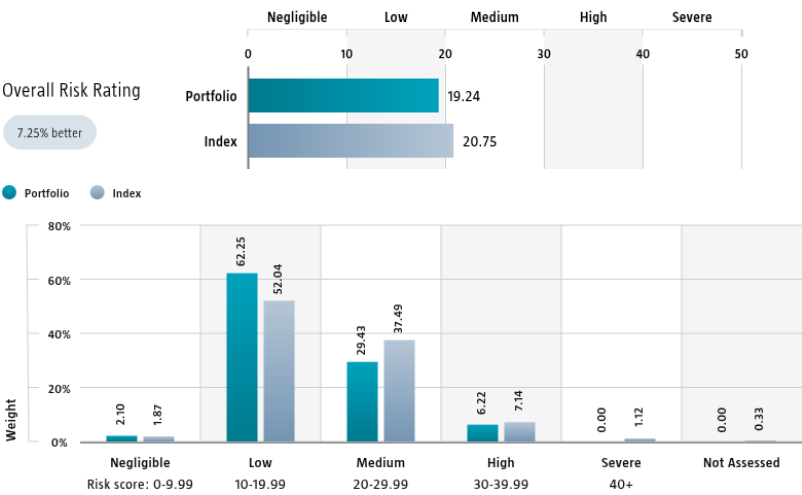
Use of the United Nations Sustainable Development Goals (SDG) logos, including the colour wheel, and icons shall only serve explanatory and illustrative purposes and may not be interpreted as an endorsement by the United Nations of this entity, or the product(s) or service(s) mentioned in this document. The opinions or interpretations shown in this document hence do not reflect the opinion or interpretations of the United Nations.



Source: Robeco. Data derived from internal processes.

Sustainalytics ESG Risk Rating

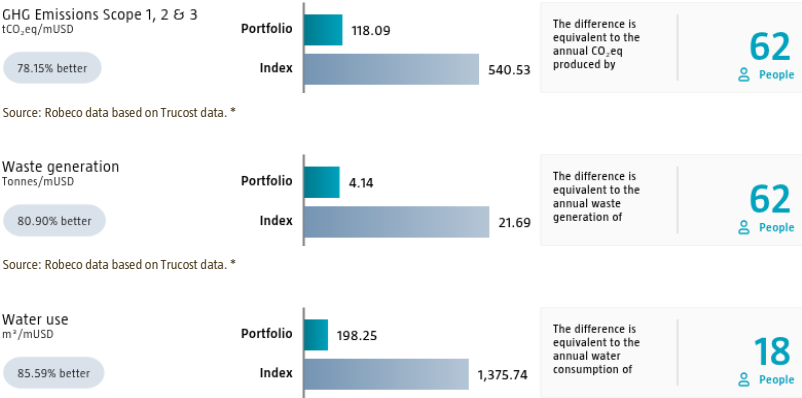
The Portfolio Sustainalytics ESG Risk Rating chart displays the portfolio's ESG Risk Rating. This is calculated by multiplying each portfolio component's Sustainalytics ESG Risk Rating by its respective portfolio weight. The Distribution across Sustainalytics ESG Risk levels chart shows the portfolio allocations broken into Sustainalytics' five ESG risk levels: negligible (0-10), low (10-20), medium (20-30), high (30-40) and severe (40+), providing an overview of portfolio exposure to the different ESG risk levels. Index scores are provided alongside the portfolio scores, highlighting the portfolio's ESG risk level compared to the index. Only holdings mapped as corporates are included in the figures.



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Environmental Footprint

Environmental footprint expresses the total resource consumption of the portfolio per mUSD invested. Each assessed company's footprint is calculated by normalizing resources consumed by the company's enterprise value including cash (EVIC). We aggregate these figures to portfolio level using a weighted average, multiplying each assessed portfolio constituent's footprint by its respective position weight. For comparison, index footprints are shown besides that of the portfolio. The equivalent factors that are used for comparison between the portfolio and index represent European averages and are based on third-party sources combined with own estimates. As such, the figures presented are intended for illustrative purposes and are purely an indication. Only holdings mapped as corporates are included in the figures.



Source: Robeco data based on Trucost data. *

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Engagement

Robeco distinguishes between three types of engagement. Value Engagement focuses on long-term issues that are financially material and/or are causing adverse sustainability impacts. The themes can be broken into Environmental, Social, Governance, or Voting-related. SDG Engagement aims to drive a clear and measurable improvement in a company's SDG contribution. Enhanced engagement is triggered by misconduct and focuses on companies severely breaching international standards. The report is based on all companies in the portfolio for which engagement activities have taken place during the past 12 months. Note that companies may be under engagement in multiple categories simultaneously. While the total portfolio exposure excludes double counting, it may not equal the sum of individual category exposures.

	Portfolio exposure	# companies engaged with	# activities with companies engaged with
Total (* excluding double counting)	29.15% 	12	62
 Environmental	4.24% 	2	7
 Social	0.00% 	0	0
 Governance	16.78% 	6	27
 Sustainable Development Goals	17.87% 	8	27
 Voting Related	3.21% 	1	1
 Enhanced	0.00% 	0	0

Source: Robeco. Data derived from internal processes.

Exclusions

The Exclusions charts display the degree of adherence to exclusion applied by Robeco. For reference, index exposures are shown beside that of the portfolio. Thresholds are based on revenues unless otherwise indicated. For more information about the exclusion policy and which level applies, please refer to the Exclusion Policy and Exclusion List available on Robeco.com.



Source: We use several data sources such as Sustainalytics, RSPO (Roundtable on Sustainable Palm Oil), World Bank, Freedom House, Fund for Peace and International Sanctions; further policy document available [Exclusion Policy](#)

Regulation S disclosure

The Robeco Capital Growth Funds have not been registered under the United States Investment Company Act of 1940, as amended, nor the United States Securities Act of 1933, as amended. None of the shares may be offered or sold, directly or indirectly in the United States or to any US Person. A US Person is defined as (a) any individual who is a citizen or resident of the United States for federal income tax purposes; (b) a corporation, partnership or other entity created or organized under the laws of or existing in the United States; (c) an estate or trust the income of which is subject to United States federal income tax regardless of whether such income is effectively connected with a United States trade or business. In the United States, this material may be distributed only to a person who is a "distributor," or who is not a "U.S. person," as defined by Regulation S under the U.S. Securities Act of 1933 (as amended).

Important risk information

The value of your investment may fluctuate. The investments in bonds and debt instruments may involve risks, including default, downgrading, exchange rates, interest rates, liquidity and inflation). The fund's investments are subject to market fluctuations. No assurance can be given that the fund's investment objective will be achieved. The fund also may invest in derivatives, which are inherently volatile and could potentially expose the fund to additional risks and costs should the market move against it. The fund may also use derivatives to take short positions in some investments. Should the value of such investment increase, it will have a negative effect on the fund's value, and could theoretically result in unlimited losses. The fund may invest in contingent convertible bonds. If the financial strength of a bond's issuer falls by a predetermined threshold, the bond may suffer substantial or total losses of capital.

Miranda Disclosure:

Are Not FDIC Insured, May Lose Value, Are Not Bank Guaranteed.

Investment policy

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Fund manager's CV

David Kägi is Portfolio Manager of the Robeco Healthy Living strategy and member of the Thematic Investing team. Before joining Robeco in 2019, he worked as a Buy-Side analyst covering the global healthcare sector for Bank J. Safra Sarasin in Zurich, first for Private Banking, then for Asset Management. There, he also managed the Demography Health basket certificate for Bank J. Safra Sarasin. After some years in biomedical research following his PhD, he started his career in the financial industry in 1999 as a Healthcare Analyst at the investment company BT&T, followed by a position as an Investment Analyst for private biotechnology companies with Schweizerhall Management AG in Zurich. David holds a Master in Biochemistry and a PhD in T-cell Immunology both from the ETH Zurich. Alyssa Cornuz is Co-Portfolio Manager of the Robeco Healthy Living strategy and member of the Thematic Investing team. She is also the Deputy Portfolio Manager for the Fashion Engagement Fund and covers sportswear, off-price and cosmetics, amongst other, for the strategy. She joined in 2021 from Credit Suisse, where she was a Fund Selection Analyst covering ESG and impact funds. Until the end of 2019, she worked as a Fundamental Equity Analyst at Nordea for their Global Climate and Environment Fund. She started her career in 2016 at UBS in the Portfolio Advisory and European Equity team. Alyssa holds a Master of Science in Finance from HEC Lausanne and is a CFA® Charterholder.

Sustainability images

The figures shown in the sustainability visuals are calculated on subfund level.

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Febelfin disclaimer

The fact that the sub-fund has obtained this label does not mean that it meets your personal sustainability goals or that the label is in line with requirements arising from any future national or European rules. The label obtained is valid for one year and subject to annual reappraisal. For further information on this label, please visit www.towardssustainability.be.



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