Key Information Document

ROBECO
The Investment Engineers

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: **Robeco QI Emerging 3D Conservative Equities Fund EUR G (NL0015436098)**

A Share Class of Robeco QI Emerging 3D Conservative Equities Fund, a sub-fund of Robeco Umbrella Fund I N.V. - Dutch N.V.

https://www.robeco.com/ Call +31 10 224 1224 for more information. Robeco Institutional Asset Management B.V. is authorised in the Netherlands and regulated by the Autoriteit Financiële Markten. Release Date 6/5/2025 PRIIPS Manufacturer: Robeco Institutional Asset Management B.V.

What is this product?

Type: Dutch N.V. – An investment company with variable capital incorporated under Dutch law.

Objective: Robeco QI Emerging Sustainable Conservative Equities Fund is an actively managed fund that invests in low-volatility stocks in emerging countries across the world. The selection of these stocks is based on a quantitative model. The fund aims to achieve long-term returns greater than equity markets with lower downside risk over the full investment cycle, whilst still controlling relative risk through the applications of limits (on countries and sectors) to the extent of deviation from the Benchmark. The selected low-risk stocks are characterized by high dividend yields, attractive valuation, strong momentum and positive analyst revisions as well. This results in a diversified, low turnover portfolio of defensive stocks aiming to achieve stable equity returns and high income.

The fund aims for a better sustainability profile compared to the Benchmark by promoting E&S (i.e. Environmental and Social) characteristics within the meaning of Article 8 of the European Sustainable Finance Disclosure Regulation, integrating sustainability risks in the investment process and applying Robeco's Good Governance policy. The fund applies sustainability indicators, including but not limited to, normative, activity-based and region-based exclusions, proxy voting and aims for an improved environmental footprint.

Benchmark: MSCI Emerging Markets Index (Net Return, EUR)

This Subfund is actively managed and uses the MSCI Emerging Markets Index for asset allocation purposes. However, although securities may be components of the Benchmark, securities outside the Benchmark may be selected too. The Manager has discretion over the composition of the Portfolio subject to the Investment Guidelines. The Subfund can deviate from the weightings of the Benchmark. The Subfund aims to outperform the Benchmark over the long run, whilst still controlling relative risk through the applications of limits (on countries and sectors) to the extent of deviation from the Benchmark. This will consequently limit the deviation of the performance relative to the Benchmark.
The Benchmark is a broad market weighted index that is not consistent with the environmental, social and governance characteristics promoted by the Subfund.

Currency: Currency risk will not be hedged. Exchange-rate fluctuations will therefore directly affect the fund's share price.

Subscription and Redemption: You can purchase or sell (partial) units any given workday, with the exception of Fund Holidays. An overview of fund holidays can be retrieved from www.robeco.com/riam.

Dividend policy: Distributing - Annually

Intended Retail Investor: The Subfund is suitable for Investors who want ESG considerations to be integrated as binding element in the investment process, but also to make a contribution to an environmental objective [e.g. environmental footprint reduction], in addition to creating returns. The Subfund is suitable for investors who see funds as an easy way to benefit from developments in the stock markets of emerging countries. Investors must be able to absorb sizeable temporary losses and should have experience with volatile products. The Subfund is suitable for investors who can afford to set aside the capital that they have invested in the Subfund for at least seven years

Term: The fund does not have a fixed term of existence or maturity period. In certain circumstances, as described in the fund documentation, the fund may be unilaterally terminated following written notice to shareholders subject to compliance with the fund documentation and applicable regulation.

Other Information: The depository of the fund is J.P. Morgan SE. The English prospectus, the Dutch (half-)yearly reports and details of the renumeration policy are documents required by law and are available free of charge via www.robeco.nl/riam. The website also publishes the latest prices and other information.

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

Risk Indicator

Lower risk — Higher risk

1	2	3	**4**	5	6	7

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 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, and poor market conditions could impact our capacity to pay you.

Be aware of currency risk. If you receive payments in a currency different to that of your home jurisdiction, the final return you will get will depend on the exchange rate between the two currencies. This risk is not considered in the risk indicator shown. If we are not able to pay you what is owed, you could lose your entire investment. This product does not include any protection from future market performance so you could lose some or all of your investment.

The following data are deemed material for this fund, and are not (adequately) reflected by the indicator:
- A derivative counterparty may fail to fulfil its obligations which could result in a loss. Counterparty risk is reduced via the exchange of collateral.
- The fund invests in assets that could become less liquid in certain market conditions, which could have a significant impact on the value of these assets.
- The fund is managed using quantitative models. Materialisation of the model risk may be detrimental to fund performance.
- For more details about portfolio risks, see Section 4. "Risk Considerations" of the prospectus.
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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. 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 and a suitable benchmark over the last 10 years.

Recommended holding period	**5 years**
Example Investment	10,000 EUR

Performance Scenarios		
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress	**If you exit after 1 year**	**If you exit after 5 years**
What you might get back after costs	3,360 EUR	4,800 EUR
Average return each year	-66.4%	-13.7%
Unfavourable	**If you exit after 1 year**	**If you exit after 5 years**
What you might get back after costs	7,840 EUR	9,220 EUR
Average return each year	-21.6%	-1.6%
Moderate	**If you exit after 1 year**	**If you exit after 5 years**
What you might get back after costs	10,880 EUR	15,320 EUR
Average return each year	8.8%	8.9%
Favourable	**If you exit after 1 year**	**If you exit after 5 years**
What you might get back after costs	15,460 EUR	17,800 EUR
Average return each year	54.6%	12.2%

Unfavourable: This type of scenario occurred for an investment between April 2015 and March 2020.
Moderate: This type of scenario occurred for an investment between May 2017 and April 2022.
Favourable: This type of scenario occurred for an investment between June 2016 and May 2021.

What happens if Robeco Institutional Asset Management B.V. is unable to pay out?

The fund's assets are held separately from Robeco Institutional Asset Management B.V. (the "Manager"). A pay-out of the fund's assets is thus not affected by the financial position or potential default the Manager. The financial instruments in the portfolio of the fund are placed in custody with J.P. Morgan SE (the "Depositary"). The fund runs the risk that its assets placed in custody may be lost as a result of the liquidation, insolvency, bankruptcy, negligence of, or fraudulent activities by, the Depositary. In that case the fund may suffer a financial loss. However this risk is mitigated to some extent as the Depositary is required by law to keep the fund's assets separate from its own assets. An investor compensation or guarantee scheme is not applicable in case of such financial loss.

What are the costs?

The person selling you or advising you about 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 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. 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 5 years**
Total costs	90 EUR	705 EUR
Annual cost impact (*)	0.90%	1.00% 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 0.099% before costs and 0.089% after costs.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	0.00% of the amount you pay 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 charge.	0 EUR
Exit costs	0.00% of your investment before it is paid out to you. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	0 EUR

Ongoing costs taken each year

Management fees and other administrative or operating costs	0.80% of the value of your investment per year. This is an estimate based on actual costs over the last year.	80 EUR
Transaction costs	0.10% 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.	10 EUR

Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 EUR

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

We have determined the recommended holding period of this product to be 5 years.

The recommended holding period of this product is determined taking into consideration the nature of underlying investment securities and the volatility of thereof. The product can be traded daily and no minimum holding period applies. Exiting before the end of the recommended holding period does not bear any additional risks or costs other than those mentioned in the text above.

How can I complain?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person. Complaints about the product or the behaviour of the manufacturer of this product should be directed to the following address:

Postal Address:
Robeco Institutional Asset Management B.V
Weena 850, 3014 DA Rotterdam, The Netherlands
Tel: +31 10 224 1224

Email:
complaints@robeco.nl

Your complaint will be taken care of with us and we will provide you with feedback as soon as possible. We have a summary of our complaints handling procedure available free of charge online at www.robeco.com.

Other relevant information

- This Key Information document relates to a subfund of Robeco Umbrella Fund I N.V.
- The assets and liabilities of the different subfunds are legally separated. There is a right of conversion between the subfunds.
- J.P. Morgan SE. Amsterdam Branch is the custodian of the fund. Information about the remuneration policy, the English prospectus and the Dutch (half-)yearly reports are available free of charge via www.robeco.nl/riam. On this website you will also find the latest supplementary information and prices for the fund.
- The tax laws of a member state can affect an investor's personal tax situation. Robeco Institutional Asset Management B.V. can be held liable only on the grounds of a statement contained in this document that is misleading, incorrect or not in accordance with the applicable parts of the prospectus of the N.V.
- Information on the previous performance of this fund over the last 0 calendar years can be found at https://documents.dataglide.co/latest/shareclasses/NL0015436098/kpp/EN/NL, and information on previous performance scenarios is available at https://documents.dataglide.co/latest/shareclasses/NL0015436098/kms.