

BHF Total Return FT

SIN/ISIN: A0D95Q/DE000A0D95Q0

This Fund is managed by FRANKFURT-TRUST Investment-Gesellschaft mbH.

Key Investor Information

This document provides key information for the investor with regard to this Fund. It is not advertising material. This information is prescribed by law for the purpose of explaining to you the nature of this Fund and the risks associated with an investment in it. We advise you to read this document so that you can make a well-informed investment decision.

Objectives and investment policy

BHF Total Return FT invests in a flexible mix of bonds, global equities, bank deposits and certificates. The maximum equity quota is 40%. As regards fixed-income investments, BHF Total Return FT is mainly drawn to government and corporate bonds and debentures which are predominantly denominated in Euro. The selection of individual investments and the weighting of asset classes are based on the assessment of our capital market experts. The control of the Fund may also be carried out through futures contracts.

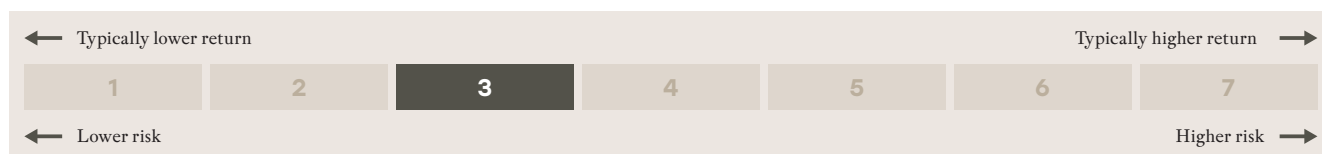
The aim of an investment in BHF Total Return FT is to avoid setbacks in stock prices through flexible asset allocation and to generate additional return on bond investments.

The currency of the Fund is the Euro.

Income generated by BHF Total Return FT is distributed to you once a year.

You may return your units in BHF Total Return FT on each exchange trading day.

Risk and reward profile



The Fund is classified into its risk class on the basis of historical data of the Fund or a comparable investment in the last 5 years; the classification therefore does not represent any forecast for the future. The classification is not a guarantee; it can change over time. A classification into category 1 does not mean that the Fund is not subject to any risk of fluctuation in its value.

The Fund is classified into risk class 3 because the historical data show value fluctuations of between 2% and 5% on an annual average.

Generally, higher value fluctuations will entail greater risks of loss, but also greater opportunities for value increases.

The following risks do not have any direct influence on the classification but may nevertheless be of significance for the Fund:

- **Credit risk:** The fund mainly invests in bonds. There is a risk that the issuers of bonds may not be able to repay the money they have borrowed or make interest payments. The fund may be exposed to the risk of financial loss if it invests into an instrument issued by an entity that subsequently defaults on its borrowings. Losses may also be realised if an entity that the fund is exposed to ceases to make interest payments over a period of time or indefinitely.

- **Operational risks including custody risks:** Errors and misunderstandings in management and custody may adversely affect the performance of the Fund.

- **Risks from the use of derivative instruments:** Derivatives are financial futures transactions that are based on underlyings such as equities, bonds, interest rates, indices and commodities and on their performance. The Fund may use derivative instruments to hedge or increase the value of the Fund assets. Depending on the performance of the underlying, losses may be incurred.

- **Target fund risks:** The Fund invests in target funds in order to cover certain markets, regions or themes. The performance of individual target funds may lag behind the performance of the respective market.

- **Currency risks:** The Fund also invests its monies outside the GBP area. The value of the currencies of these investments may fall against the British pound.

For a detailed description of all risks, please refer to the Sales Prospectus of the Fund under “Risk information”.

Costs

One-off costs before and after the investment:	
Initial sales charge	5 %, currently 3 %
Redemption fee	0 %
In each case these are the highest amounts that may be charged to you.	
Costs incurring to the Fund during the financial year:	
Ongoing charges	1.09 %
Costs to be borne by the Fund in certain circumstances:	
Performance-based fee p. a.	0 %

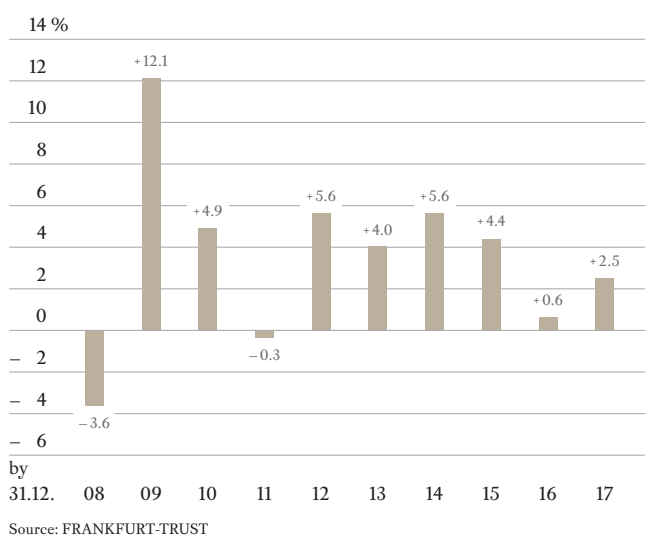
The costs borne by you finance the management and custody of the Fund as well as distribution and marketing; these costs reduce the growth potential of your investment.

The initial sales charges and redemption fees represent the maximum amount in each case. In the individual case, the amounts to be paid by you may be lower. With regard to the amounts actually applying to you, please ask your advisor or distribution agent.

The ratio “Ongoing charges” was calculated for the end of the financial year of the Fund as at December 31, 2017. It includes all costs and other payments of the Fund (excluding transaction costs and any performance-based fee) and puts these in relation to the Fund assets. The “Ongoing charges” may fluctuate from one financial year to the next.

For detailed information on the costs, please refer to the Sales Prospectus of the Fund.

Past performance



BHF Total Return FT was launched on July 15, 2005.

Past performance is not a guide to future performance results.

Calculation basis for the past performance is the unit value in Euro taking into account all ongoing charges with the exception of the entry charge. Dividends or outstanding taxes were reinvested.

Practical information

The Custodian of this Fund is The Bank of New York Mellon SA/NV, Asset Servicing, Branch Frankfurt am Main.

Further practical information about the Fund, the Sales Prospectus (UCITS Prospectus), the Annual and Semi-annual Reports as well as the current issue and redemption prices are provided to you free of charge and in the German language on our website at “www.frankfurt-trust.de”.

German tax regulations may have an influence on the taxation of your personal income from the Fund.

FRANKFURT-TRUST Investment-Gesellschaft mbH may be held liable only on the basis of a statement contained in this document which is misleading, incorrect or inconsistent with the relevant parts of the UCITS Prospectus.

This Fund is authorised in Germany and is regulated by the Bundesanstalt für Finanzdienstleistungen (BaFin). This Key Investor Information is correct and reflects the situation as at February 14, 2018.

Details regarding the corporate compensation policy are available on the web site “www.frankfurt-trust.de”. This includes a detailed description of the compensation scheme for specific employee groups as well as the information about the persons responsible for the allotment. On request this information will be provided by the company in hardcopy form and free of charge.