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

Mosaique Balanced EUR Acc A
Mosaique Balanced EUR is a sub-fund of Rothschild & Co WM SICAV SIF

MANUFACTURER:
Rothschild & Co Investment Managers, part of Rothschild & Co group.

ISIN:
LU0866846164

WEBSITE:
https://www.lu.rothschildandco.com/explore-our-funds

TELEPHONE NUMBER:
(+352) 27 49 72 1

COMPETENT AUTHORITY:
Commission de Surveillance du Secteur Financier.

MANAGEMENT COMPANY:
Rothschild & Co Investment Managers is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier.

AUTHORISED IN:
This PRIIP is authorised in Luxembourg.

ISSUED ON:
26/11/2025

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

WHAT IS THIS PRODUCT?

TYPE:
Mosaique Balanced EUR (the “Fund”) is a sub-fund of Rothschild & Co WM SICAV SIF, an umbrella fund with segregated liability between sub-funds and established as an open-ended specialised investment fund (SIF) organised as a société anonyme under the laws of the Grand-Duchy of Luxembourg and qualifies as a société d’investissement à capital variable (SICAV) subject to the Law of 13 February 2007 relating to specialised investment funds. Segregated liability between sub-funds means that the assets and liabilities of each sub-fund are segregated by law. The issue document and periodic reports are prepared for Rothschild & Co WM SICAV SIF at umbrella level. Conversion of shares into shares of another class within the Fund or a different sub-fund is subject to the prior approval of the directors. Further information is available from Northern Trust Global Services SE.

TERM:
The Fund is incorporated for an unlimited period and liquidation shall normally be decided upon by an extraordinary general meeting of Shareholders. Accordingly, the Fund has no maturity date. The Manufacturer may not unilaterally terminate the Fund.

OBJECTIVES:
The investment objective in respect of the Fund is to achieve capital growth with typically moderate levels of volatility.

The Fund will have a balanced approach by investing worldwide and mainly directly in the equities or equity related securities, money market instruments (such as commercial papers, banker’s acceptance), fixed income securities of any type (such as but not limited to, convertible bonds, reverse convertible, treasury bills and securities issued by governments or their departments or supranational organisations, corporate bonds and floating-rate bonds, cash, real estate funds) and in UCIs having as main objective to invest in the above-mentioned asset classes, including hedge funds, funds of hedge funds, fund of funds, alternative funds, funds whose primary purpose is to invest in derivative products or in any transferable securities (such as structured products, as described below) linked (or offering an exposure) to the performance of the above mentioned asset classes.

The Fund invests in companies with carbon emission reduction targets in line with a global temperature of 2°C or below and companies deriving at least 20% of their sales from products with a direct environmental and social contribution. In light of this, The Fund promotes a combination of environmental and social characteristics while investing in companies with good governance practices and discloses information in accordance with Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (SFDR).

The Fund may use derivatives for hedging and investment purposes. Derivatives are investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates.

The Fund is actively managed, which means that the investments are selected at the discretion of the Investment Manager.

The Fund is not managed in reference to a benchmark. Your shares may be redeemed on a daily basis in accordance with the issue document. The currency of the Fund is EUR.

The returns generated are reinvested by the Fund to increase the value of the shares.

INTENDED RETAIL INVESTOR:
The Fund is intended for eligible investors who are seeking growth over a medium to long-term investment horizon of 5 years and are comfortable with regular fluctuations in the value of their investment over this period.

FUND DEPOSITARY:
Northern Trust Global Services SE, Grand Duchy of Luxembourg.

FURTHER INFORMATION:
Further information with respect to the Fund including copies of the articles, issue document and latest annual reports and any subsequent semi-annual reports, along with other practical information including the latest share price may be obtained free of charge and upon request from the registered office of the Fund or by contacting the management company these documents are available in English. The material contracts are available for inspection during normal business hours at the registered office of the Fund.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

RISK INDICATOR

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.

Lower Risk Typically lower rewards						Higher Risk Typically higher rewards
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. You may not be able to cash in early. You may not be able to sell your product easily or you may have to sell at a price that significantly impacts on how much you get back.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
Be aware of currency risk. In some circumstances, you may receive payments in a different currency, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator.
The Fund is subject to the following Risk Factors (without limitation):

- Equity securities risk;
- Liquidity risk;
- Volatility risk;
- Credit risk and interest rate risk;
- Emerging market risk;
- Sustainability risk.

This product does not include any protection from future market performance so you could lose some or all of your 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.
The stress scenario shows what you might get back in extreme market circumstances.

Recommended Holding Period: 5 years
Investment 10,000 EUR

Scenarios		1 year	5 years (Recommended Holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	7,430 EUR	6,830 EUR
	Average return each year	-25.68%	-7.34%
Unfavourable	What you might get back after costs	8,360 EUR	10,320 EUR
	Average return each year	-13.84%	1.25%
Moderate	What you might get back after costs	10,120 EUR	11,570 EUR
	Average return each year	4.34%	2.96%
Favourable	What you might get back after costs	12,560 EUR	13,680 EUR
	Average return each year	29.52%	7.11%

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.
Unfavourable: This type of scenario occurred for an investment between 10-2017 and 10-2022.
Moderate: This type of scenario occurred for an investment between 06-2019 and 06-2024.
Favourable: This type of scenario occurred for an investment between 03-2020 and 03-2025.

WHAT HAPPENS IF ROTHSCHILD & CO INVESTMENT MANAGERS IS UNABLE TO PAY OUT?

The assets of the Fund are segregated from the assets of the Management Company and of the Depositary and therefore your request to be paid out is in principle not directly impacted by any default event of the Management Company or the Depositary. There is no compensation or guarantee scheme in place which may offset any loss.

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 performs. 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.

Investment 10,000 EUR

Scenarios	If you exit after 1 year	If you exit after 5 years
Total Costs	460 EUR	1,305 EUR
Annual Cost Impact (*)	4.60%	2.22% 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 5.18% before costs and 2.96% 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	Up to 3.00% of the amount you pay in when entering this investment.	300 EUR
Exit Costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.56% of the value of your investment per year. This is an estimate based on actual costs over the last year.	156 EUR
Transaction costs	0.04% 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.	4 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?

Recommended holding period: 5 years.

This product has no required minimum holding period but is designed for long-term investment; you should be prepared to stay invested for at least 5 years. You may sell your shares in the product.

HOW CAN I COMPLAIN?

If you have a complaint, you can contact Rothschild & Co Investment Managers, via post to 21, rue d'Epernay L-1490 Luxembourg, via e-mail LUX.R&CoIM.COMPLIANCE@Rothschildandco.com or via https://www.lu.rothschildandco.com/explore-our-funds. Complaints about the person advising on or selling the product can be made directly to that person.

OTHER RELEVANT INFORMATION

Remuneration Policy: The Manufacturer´s up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits us available at the following website https://www.rothschildandco.com/en/contact-us/ and a paper copy of such remuneration policy is available to investors free of charge upon request from https://www.rothschildandco.com/en/contact-us/.

Performance is shown for full calendar years since this share class was launched in 2013 and can be found with the previous monthly performance scenario calculations at https://swift.zeidlerlegalservices.com/priip-info/rothschild-co-wm-sicav-sif-521.