

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

LOYS Sicav - LOYS Global P

Hauck & Aufhäuser Fund Services S.A.

LU0107944042

<https://www.hal-privatbank.com>

For further information, please call +352 451314 500.

The Commission de Surveillance du Secteur Financier (CSSF) is supervising Hauck & Aufhäuser Fund Services S.A. in respect of this Key Information Document.

This PRIIP is authorised in Luxemburg.

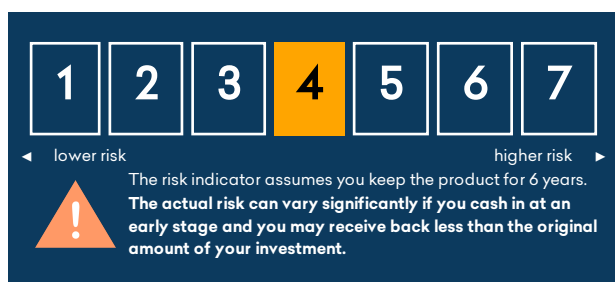
01/01/2023

What is this product?

Type	SICAV Teil I Gesetz von 2010
Term	The Fund was established for an indefinite period. However, it may be wound up at any time if it is no longer possible to manage the Fund efficiently or if a change in the economic and/or political environment makes it necessary to wind it up.
Objectives	The sub-fund's investment objective is to invest the Fund's assets internationally in securities in accordance with the principle of risk diversification in order to achieve appropriate income and the highest possible long-term growth in value. This sub-fund is a financial product promoting, inter alia, environmental or social features and qualifies under Article 8(1) of Regulation (EU) 2019/2088 on sustainability-related disclosure requirements in the financial services sector (SFDR). For this purpose, the sub-fund invests at least 20% of the net sub-fund assets in environmentally or socially sustainable investments pursuant to Article 2 (17) SFDR. Further information is contained in the pre-contractual information, which is attached to the sales prospectus as an appendix. The sub-fund invests in shares at a rate of at least 60%, which qualify as equity participations. Moreover, annuities of all types, certificates that contain shares as their underlying asset and that are officially listed or traded on stock exchanges or other regulated markets that are recognised and open to the public and that operate regularly – “regulated markets” – and convertible bonds and option bonds can be acquired for the fund. Investments in bonds with a rating worse than B- (S&P / Fitch) or B3 (Moody's) are not permissible. If several ratings are available for one bond, the worst rating is used as a basis. An acquisition of asset-backed securities or CoCo bonds as structured products is not permitted (this prohibition explicitly does not include warrants, convertible bonds and option bonds or certificates; they are therefore permitted as acquirable assets for the company). Units in investment funds are not acquired for the fund. The sub-fund is thus eligible as a target fund. The fund may hold ancillary liquid assets up to 20%. The fund is not focused on any specific geographical area, industry or sector. The selection of individual securities is made by the fund management. The fund may use derivative transactions to reduce potential losses or to achieve higher capital gains. The income may be paid out to you. This sub-fund is an actively managed sub-fund that does not follow a benchmark.
Target retail investor group	The UCITS is intended for private clients, professional clients and eligible counterparties that pursue the objective of asset accumulation/optimisation. This UCITS is a product for investors with general knowledge of and/or experience with financial products. Prospective investors may incur financial losses and do not value capital protection. Other information: The fund's depository is Hauck Aufhäuser Lampe Privatbank AG, Niederlassung Luxemburg. The prospectus and the current annual and semi-annual reports, the current unit prices and further information on the fund can be found free of charge in German or English at www.hal-privatbank.com .

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

Risk Indicator



The global 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 repay you.

We have classified this product in risk class 4 on a scale of 1 to 7, where 4 corresponds to medium risk class.

The risk of potential losses from future performance is classified as medium. In adverse market conditions, it is possible that the ability of the Hauck & Aufhäuser Fund Services S.A. to pay you will be affected.

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

The product may be exposed to further risks that are not reflected in the global risk indicator. Please refer to the sales prospectus for more information.

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

Performance Scenarios

The figures shown include all the costs of the product itself, (where applicable) [but may not include all the costs that you pay to your advisor or distributor, and includes the costs of 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 final amount you receive 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 of the product over the last years. Markets could develop very differently in the future.

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

The unfavourable scenario occurred for an investment between 17/11/2021 and 23/12/2022.

The moderate scenario occurred for an investment between 22/10/2015 and 22/10/2021.

The favourable scenario occurred for an investment between 23/01/2012 and 23/01/2018.

Example investment: 10,000 EUR

Recommended holding period: 6

		If you exit after 1 year	If you exit after 6 year(s)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs Average return each year	5,880 EUR -41.28 %	2,430 EUR -21.01 %
Unfavourable scenario	What you might get back after costs Average return each year	6,360 EUR -36.43 %	3,240 EUR -17.14 %
Moderate scenario	What you might get back after costs Average return each year	10,310 EUR 3.10 %	13,070 EUR 4.55 %
Favourable scenario	What you might get back after costs Average return each year	14,980 EUR 49.76 %	18,600 EUR 10.89 %

What happens if Hauck & Aufhäuser Fund Services S.A. is unable to pay?

It should be noted that the assets of the Fund are held separately from the assets of the Management Company. Consequently, investors in the Fund will not suffer any losses in the event of the failure or insolvency of the Management Company.

What are the costs?

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 made the following assumptions:

- 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.
- 10,000 EUR is invested.

		If you exit after 1 year	If you exit after 6 year(s)
Total costs		761.39 EUR	2,632.24 EUR
Impact on return (RIY) per year		7.61 %	3.25 %

(*) 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 7.8% before costs and 4.55% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. This person will inform you of the amount.

Composition of costs

		If you exit after 1 year
One-off costs upon entry or exit		
Entry costs	Maximum 5% of the amount you pay in when entering this investment.	500.00 EUR
Exit costs	We do not charge an exit fee for this product.	0.00 EUR
Ongoing costs per year		
Management fees and other administrative or operating costs	1.79% of the value of your investment per year. This is an estimate based on actual costs over the last year.	199.43 EUR
Transaction costs	0.20% 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.	21.92 EUR
Incidental costs under specific conditions		
Performance fees	The fee is calculated on the basis of the increase in value combined with a high water mark and is paid out annually at the end of the financial year. See prospectus for more information. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	40.04 EUR

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

Recommended holding period: 6 year(s)

In view of the risk and return profile, we recommend a holding period of at least 6 years for this fund. However, you may redeem the fund on the terms set out in the prospectus. Early redemption may significantly affect the risk and return profile. Redemption may be temporarily suspended if there are circumstances that require a suspension and if this is considered justified, while taking into account the interests of the investors.

How can I complain?

Any complaints may be addressed in writing to the address of Hauck & Aufhäuser Fund Services S.A. at 1c, rue Gabriel Lippmann, L-5365 Munsbach, Grand Duchy of Luxembourg or sent by email to Beschwerdemanagement@hal-privatbank.com. Further information can be found at <https://www.hal-privatbank.com/en/legal-notices>.

Other relevant information

Information on our current remuneration policy is published on the internet at <https://www.hal-privatbank.com/legal-notices>. This includes a description of the calculation methods for remuneration and grants to specific groups of employees as well as details of the persons responsible for the allocation. Upon request, we will provide you with the information in paper form free of charge.

Additional information on the Fund can be found on our homepage <https://www.hal-privatbank.com>. The Swiss Representative of the Fund is 1741 Fund Solutions AG, Burggraben 16, 9000 St. Gallen, Switzerland. The Paying Agent of the Fund in Switzerland is Telco AG, Bahnhofstrasse 4, 6430 Schwyz, Switzerland. The Fund is domiciled in Luxembourg. The Prospectus, the Key Information Documents, the Fund Regulations or the Articles of Association as well as the annual and semi-annual reports may be obtained free of charge from the Representative.

This product has 10 years of pricing history. The document showing past performance can be found here: www.hal-privatbank.com/Downloads/Public/fondsportfolio/PP_LU0107944042_en.pdf. The document describing rolling performance scenarios can be found here: www.hal-privatbank.com/Downloads/Public/fondsportfolio/PS_LU0107944042_en.pdf.