

## 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

## IFP Luxembourg Fund - Global Environment Fund

a sub-fund of IFP Luxembourg Fund

class EUR - LU0426578240

This product is authorised in Luxembourg.

#### Manufacturer / Management company

Name: IFP INVESTMENT MANAGEMENT SA

Contact details: 17 Boulevard Royal L-2449 Luxembourg  
[www.ifpim.lu](http://www.ifpim.lu) - Call 00352 28 80 66 15 for more information.

Competent Authority: The Commission de Surveillance du Secteur Financier is responsible for supervising the manufacturer in relation to this Key Information Document.

Date of production 01/01/2023

### What is this product?

#### Type

This product is a unit of a mutual fund qualifying as an undertaking for collective investment in transferable securities (UCITS).

*Benchmark:* The portfolio is actively managed on a discretionary basis without reference to a benchmark.

#### Term

This sub-fund has no maturity date. However, the board of directors may decide to close the sub-fund under certain circumstances.

#### Intended retail investor

The sub-fund is particularly suitable for an investor with a balanced profile who appreciates the mixed asset allocation of the sub-fund.

#### Objectives

The objective of the IFP Luxembourg Fund - Global Environment Fund sub-fund is to deliver long-term capital growth through bond and equity investments in corporate securities exposed to environmental and quality-of-life themes. The sub-fund is actively managed. The sustainable investment process is based on fundamental analysis, combining financial and non-financial criteria. The sub-fund invests in securities of companies benefiting from the themes of sustainable resources, quality of life, sustainable infrastructure, alternative energies and energy efficiency. The sub-fund invests in global securities as follows:

#### Other information

*Depository:* Banque et Caisse d'Epargne de l'Etat, Luxembourg

*Dividend income:* This class is a capitalisation class meaning that income is reinvested.

- up to 60% in bonds or convertible bonds;

- up to 40% in other assets, mainly shares. Equity investments may include, on an ancillary basis, shares of listed companies carrying out private equity or micro-finance type investments;

- up to 49% in cash and cash equivalents as well as in short-term money market instruments;

- the sub-fund may use derivatives for hedging purposes or for effective portfolio management.

*Conversion right:* The investor has the right to convert his investment in units in one sub-fund for units in the same sub-fund or in another sub-fund. The investor can obtain information about how to convert in the prospectus of the fund.

*Segregation:* The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

*Additional information:* Additional information about the fund, copies of its prospectus, the latest annual and semi-annual report and the latest prices of units may be obtained free of charge from the management company or on [www.ifpim.lu](http://www.ifpim.lu). The prospectus and the periodic reports are prepared for the entire fund and are available in French. The management company may inform you about other languages in which these documents are available.

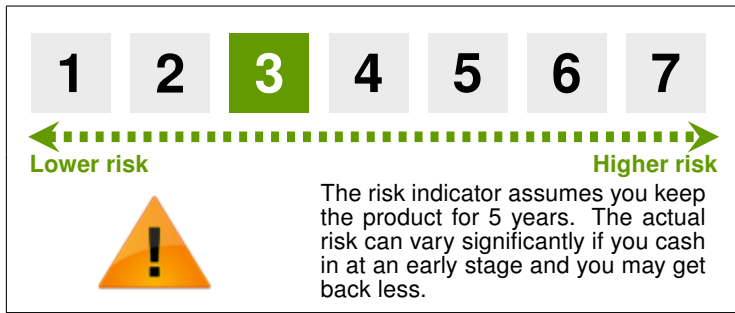
The objective of the sub-fund is to offer sustainable investment within the meaning of Article 9 of the Sustainability Regulation and to contribute to a reduction in carbon emissions in order to achieve the long-term targets to limit global-warming set by the Paris agreement.

This sub-fund was launched in 2009 and this unit class in 2009.

The currency of the unit class is expressed in EUR.

## 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.

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.** You may receive payments in a currency that differs from your reference currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

The sub-fund is also exposed to the following materially relevant risks that are not included in the summary risk indicator: Liquidity risk, Counterparty risk, Operational risk

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

If we are not able to pay you what is owed, you could lose your entire investment.

### Performance scenarios

**Recommended holding period: 5 years**

**Example investment: 10,000 EUR**

		<b>If you exit after 1 year</b>	<b>If you exit after 5 years (recommended holding period)</b>
<b>Scenarios</b>			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	5,820 EUR	5,750 EUR
	Average return each year	-41.8 %	-10.5 %
<b>Unfavourable</b>	<b>What you might get back after costs</b>	7,800 EUR	5,750 EUR
	Average return each year	-22.0 %	-10.5 %
<b>Moderate</b>	<b>What you might get back after costs</b>	9,730 EUR	10,570 EUR
	Average return each year	-2.7 %	1.1 %
<b>Favourable</b>	<b>What you might get back after costs</b>	11,090 EUR	11,660 EUR
	Average return each year	10.9 %	3.1 %

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 over the last 10 years. Markets could develop very differently

in the future.

This type of scenario occurred for an investment between 2012 and 2022.

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

## What happens if IFP Investment Management S.A. is unable to pay out?

If we are not able to pay you out what we owe you, you are not covered by any national compensation or guarantee scheme. To protect you, the assets are held with a separate company, the depositary Banque et Caisse d'Epargne de l'Etat, Luxembourg. Should we default, the investments are liquidated and the proceeds are distributed to the investors. In the worst case, however, you could lose your entire investment.

## 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 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 (0% annual return). For the other holding period 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 5 years
<b>Total costs</b>	870 EUR	2,479 EUR
Annual cost impact (*)	8.7 %	4.4 % 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 5.6% before costs and 1.1% 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. These figures include the maximum distribution fee that the person selling you the product may charge (0.1% of amount invested / 10 EUR). This person will inform you of the actual distribution fee.

### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	5.0% of the amount you pay in when entering this investment.	500 EUR
<b>Exit costs</b>	0.5% of your investment before it is paid out to you.	50 EUR
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	2.0% of the value of your investment per year. This is an estimate based on actual costs over the last year.	200 EUR
<b>Transaction costs</b>	0.4% 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.	40 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	15% of the outperformance of the net asset value per unit class concerned. The high-water mark principle is applied. 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.	80 EUR

A maximum conversion fee of 0.5% is charged for the conversion of part or all of the units.

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

**Recommended holding period: 5 years**

You should be prepared to stay invested for 5 years. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer. Redemptions are possible on each full bank business day in Luxembourg. In exceptional circumstances, your right to request the redemption of your investment may be limited or suspended.

## How can I complain?

If you have any complaints about the product, the conduct of the manufacturer or the person that advised on or sold this product, you can use different communication channels: by e-mail to [contact@ifpim.lu](mailto:contact@ifpim.lu), by letter to The Compliance Officer IFP Investment Management S.A. 17 Bld Royal L-2449 Luxembourg, by phone calling the number 00352 28 80 66 15.

In all cases, the complainant must clearly indicate his/her contact details (name, address, phone number or email address) and provide a brief explanation of the claim. More information is available on our website [www.ifpim.lu](http://www.ifpim.lu).

## Other relevant information

The issuing document of the product, the latest version of the Key Information Document as well as the latest annual and semi-annual report, may be obtained free of charge on [www.ifpim.lu](http://www.ifpim.lu).

*Past performance and previous performance scenarios:* Historical returns for the last 10 years and previously published performance scenarios, updated on a monthly basis, are available on <https://www.yourpriips.eu/site/6596/en>.