

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

FFG - BLI American Impact Equities a sub-fund of FFG class I Acc - LU2612531868

This product is authorised in Luxembourg.

Manufacturer / Management company

Name: Waystone Management Company (Lux) S.A.

Contact details: funds.waystone.com/public - Call +352 26 00 21 1 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 14/03/2024

What is this product?

Type

This product is a sub-fund of the fund FFG constituted in the form of a variable capital investment company with multiple sub-funds under Luxembourg law subject to Part I of the Luxembourg law of 17 December 2010 on undertakings for collective investment.

Term

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

Objectives

Seeking long-term capital gain through the pursuit of a sustainable investment goal.

Besides its financial objective, the sub-fund generates a tangible social impact. Funds For Good (the fund's distribution co-ordinator) pays out half of its profits to Funds For Good Impact, a socially responsible company fighting poverty through job creation, which allocates honorary loans and offers support to disadvantaged people with a business plan.

The sub-fund invests a minimum of 75% of its net assets in equities of companies listed on American regulated markets.

A maximum of 10% of net assets may be invested in open-ended investment funds.

The sub-fund may also use derivatives for hedging purposes or to optimise portfolio exposure.

Investments are mainly made on American regulated markets.

The sub-fund will make all of its investments (excluding cash and instruments used for hedging purposes) in sustainable assets.

In addition, the manager excludes from its investment universe companies generating more than 10% of their income from the following activities: thermal coal (extraction and energy generation) and oil (extraction, refining and energy

generation), gold mines, arms, alcohol, tobacco and gambling.

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

Intended retail investor

This product is intended for investors seeking income and capital growth in the long term. The investor may incur losses up to the amount invested. This product is suitable for investors with basic and in-depth knowledge and experience of the product and the global equity markets.

Other information

Depositary: Banque de Luxembourg

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

Conversion right: The investor has the right to convert his investment in shares in one sub-fund for shares 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 shares may be obtained free of charge from the management company or on funds.waystone.com/public. 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.

This sub-fund was launched in 2023 and this share class in 2023.

The currency of the share class is expressed in USD.

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 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely 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:
Er kunnen andere risicofactoren zijn.

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: 10 years

Example investment: 10,000 USD

		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years (recommended holding period)
Scenarios				
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs	870 USD	960 USD	260 USD
	Average return each year	-91.3 %	-37.4 %	-30.4 %
Unfavourable	What you might get back after costs	7,790 USD	9,090 USD	9,090 USD
	Average return each year	-22.1 %	-1.9 %	-0.9 %
Moderate	What you might get back after costs	10,890 USD	16,530 USD	29,060 USD
	Average return each year	8.9 %	10.6 %	11.3 %
Favourable	What you might get back after costs	14,520 USD	22,440 USD	37,750 USD
	Average return each year	45.2 %	17.5 %	14.2 %

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 15 years. Markets could develop very differently in the future.

Unfavourable scenario: This type of scenario occurred for an investment between December 2021 and December 2023, by referring to a reference class.

Moderate scenario: This type of scenario occurred for an investment between July 2009 and July 2019, by referring to a reference class.

Favourable scenario: This type of scenario occurred for an investment between December 2011 and December 2021, by referring to a reference class.

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

What happens if Waystone Management Company (Lux) 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 de 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 periods we have assumed the product performs as shown in the moderate scenario
- 10,000 USD is invested

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	453 USD	1,719 USD	5,270 USD
Annual cost impact (*)	4.5 %	2.2 % each year	1.9 % 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 13.1% before costs and 11.3% 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 (0.3% of amount invested / 30 USD). 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
Entry costs	Up to 3.0% 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.	Up to 300 USD
Exit costs	We do not charge an exit fee for this product.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.2% of the value of your investment per year. This is an estimate based on actual costs over the last year.	119 USD
Transaction costs	0.3% 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.	34 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 USD

The conversion of part or all of the shares is free of charge.

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

Recommended holding period: 10 years

You should be prepared to stay invested for 10 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?

You may send any claims or complaints to the fund management company as indicated on www.waystone.com/waystone-policies/ or to the following postal address: 19, rue de Bitbourg, L-1273 Luxembourg or by email at complaintsLUX@waystone.com.

Other relevant information

The prospectus, 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 funds.waystone.com/public.

Past performance and previous performance scenarios: Historical returns are not yet available. Previously published performance scenarios, updated on a monthly basis, are available on <https://www.yourpriips.eu/site/103663/en>.

Where this product is used as the support for a unit-linked life insurance or capitalisation policy, additional information on this policy, such as the costs of the contract, which are not included in the costs set out in this document, how to submit a claim and what happens if the insurance company defaults, is set out in the key information document for this policy, which must be provided by your insurer or broker or any other insurance intermediary in accordance with its legal obligations.