

# 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

# EURINVEST SICAV-SIF — EURINVEST SICAV-SIF - FLEXIBLE R

Isin : LU1650583302

EURINVEST SICAV-SIF, 12, rue Eugène Ruppert, L-2453 Luxembourg + 352 26 64 50 1

Regulator : Commission de Surveillance du Secteur Financier

This key information document is dated 24/03/2021.

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

## What is this product ?

### Type

An accumulation share of a sub-fund of EURINVEST SICAV-SIF, an alternative investment fund incorporated as a SICAV domiciled in Luxembourg. This is a type of share in which any income earned is added to the share price.

### Objective and investment policy of the sub-fund

**OBJECTIVE** To increase the value of your investment.

### INVESTMENT PORTFOLIO

Under normal market conditions, the sub-fund typically invests its assets in shares or units of other mixed and flexible investment funds (being regulated or not) including UCIs which are established as Exchange Traded Funds. The Investment Manager will ensure a flexible asset allocation. The remainder of assets may be invested in other types of investment funds, in eligible assets such as equities and equity-related securities, debt securities, structured products, exchange-traded commodities (ETCs), cash and bank or term deposits, or money market instruments, etc. The total equity or equity related exposure will always remain below 70% of total assets.

The sub-fund uses derivatives to reduce its exposure to various investment risks (hedging), for efficient portfolio management and to seek investment gains.

**INVESTMENT PROCESS** In an active management of the subfund, the manager uses the macro-economic and market analysis, and an exclusive internal search, in order to select assets which he thinks have a growth potential above the market.

**PORTFOLIO CURRENCY** EUR.

### Intended retail investor

This sub-fund is available for sale with or without advice, and across all distribution channels, to professional investors and retail investors qualifying as well-informed investors.

This sub-fund may appeal to investors who have good investment knowledge, understand the sub-fund's risks and:

- are interested in long-term investment growth;
- are looking for exposure to global markets, either as a core position or for diversification;
- have a risk tolerance and can bear a substantial loss with respect to this investment.

### Order processing

You can buy or sell shares in the sub-fund each week.

### TERMS TO UNDERSTAND

**Derivatives** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.

**Equities** Securities that represent a share in the business results of a company.

**Bonds** Securities that represent an obligation to repay a debt, along with interest.

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

### Risk indicator



The risk indicator assumes you keep the product for **at least 5 years** (the Recommended Holding Period).

Selling before the end of this period significantly increases the risk of lower investment returns or a loss.

As a guide to the level of risk of this product, the risk indicator allows you to compare investment products with regard to their associated risks. It is based on the required calculation methodology, which includes market movements and the risk that the product manufacturer cannot pay out as required. The risk indicator is not guaranteed and may change over time.

This product is classified in a medium-low risk class (level 3 out of 7). In poor market conditions, products with a higher risk level are more likely to lose money.

Other important risks that are not captured, or in a partial way, in the risk indicator:

- **Be aware that if your currency as an investor is different**

**from the subscription currency of the product, changes in currency exchange rates could reduce any investment gains or increase any investment losses.**

- Unusual market conditions or large unpredictable events can amplify the product's risks and trigger risks such as counterparty, liquidity or operational risks (a complete description of risks can be found in the prospectus - see below *Other Relevant Information*).
- In times where the product has to meet large share redemption (selling) requests, you may not be able to sell your shares at a desired time and/or at the share's net asset value price (the value of one share in the fund), which may affect on how much money you get back.
- This product does not include any protection from future market performance so you could lose some or all of your investment.

**Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.**

There are no other relevant risks.

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## Performance scenarios

Investment 10 000 EUR				
Scenarios		1 year	3 years	5 years (Recommended holding period)
<b>Stress scenario</b>	<b>What you might get back after costs</b>	<b>7 093 EUR</b>	<b>7 428 EUR</b>	<b>6 777 EUR</b>
	Average return each year	-29.07%	-9.43%	-7.48%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	<b>9 175 EUR</b>	<b>8 565 EUR</b>	<b>8 145 EUR</b>
	Average return each year	-8.25%	-5.03%	-4.02%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	<b>9 959 EUR</b>	<b>9 867 EUR</b>	<b>9 776 EUR</b>
	Average return each year	-0.41%	-0.45%	-0.45%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	<b>10 792 EUR</b>	<b>11 349 EUR</b>	<b>11 715 EUR</b>
	Average return each year	7.92%	4.31%	3.22%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest 10 000 EUR.

The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.

The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.

## What happens if Degroof Petercam Asset Services S.A. is unable to pay out ?

The sub-fund's assets are kept safe by a depositary appointed by EURINVEST SICAV-SIF and are not mixed with assets from any other investments served by the depositary.

## What are the costs ?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest 10 000 EUR. The figures are estimates and may change in the future.

### Costs over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment 10 000 EUR Scenarios	If you cash in after 1 year	If you cash in after 3 years	If you cash in after 5 years
<b>Total costs</b>	270 EUR	837 EUR	<b>1 444 EUR</b>
Impact on return (RIY) per year	2.70%	2.70%	2.70%

### Composition of costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year.			
One-off costs	<b>Entry costs</b>	0.00 %	The impact of the costs you pay when entering your investment (maximum).
	<b>Exit costs</b>	0.00 %	The impact of the costs of exiting your investment (maximum).
Ongoing costs	<b>Portfolio transaction costs</b>	0.25%	The impact of the costs of us buying and selling underlying investments for the product.
	<b>Other ongoing costs</b>	2.34%	The impact of the costs for managing the product that you have invested in.
Incidental costs	<b>Performance fees</b>	0.00%	The impact of the performance fee. We take these from your investment if the product outperforms its benchmark by %.
	<b>Carried interests</b>	0.00%	Not applicable

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

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### Recommended holding period

Given the characteristics of the product, the recommended holding period is at least 5 years.

### Redeeming your investment

Yes, at any time while taking into account the order schedule. See information in *What is this product?*, *What are the costs?*

## How can I complain ?

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If you wish to report on an issue, you may contact:

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12, rue Eugène Ruppert, L-2453 Luxembourg  
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## Other relevant information

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The prospectus, reports and accounts, latest unit prices, and further information on the product can be obtained free of charge by contacting Degroof Petercam Asset Services S.A.

For questions on tax treatment, suitability of this investment and other matters, contact your advisor or distributor.