

# Key Investor Information



## THE FIXED INCOME ALLOCATOR

a Sub-Fund of

## LGIP FUNDS (LUX)

(ISIN LU1376833007 - Class B Investor Shares, EUR)

### Management Company:

Fuchs Asset Management S.A.

49, Boulevard Prince Henri

L-1724, Luxembourg

Grand Duchy of Luxembourg

This document provides you with key investor information about Class B Investor Shares (“Class B”) of The Fixed Income Allocator Fund (the “Sub-Fund”) a sub-fund of LGIP Funds (Lux) (the “Fund”). It is not marketing material. The information is required by law to help you to understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## Objectives and Investment Policy

The Sub-Fund’s objective is to achieve above average risk adjusted returns with low market volatility by the use of a proprietary trading approach across fixed income based assets.

The assets of the Sub-Fund will either directly or indirectly be allocated through UCITS and Other UCIs amongst various categories within the fixed income markets. The debt instruments may be short, medium and long term. Various systematic and discretionary indicators will be utilised to develop signals to allocate the assets of the Sub-Fund amongst these asset classes. The Investment Manager may use derivatives (including but not limited to futures, options, forwards, credit default swaps and total return swaps) both to capture the potential for growth and for hedging the portfolio’s risk.

The Sub-Fund is actively managed by the Investment Manager with the aim of achieving its investment objective. The benchmark indicator, 3 Month USD Libor is used in the methodology of the calculation of the performance fee. The Investment Manager’s investment decisions are in no way constrained or limited by the components of the benchmark indicator or the weighting of each of them. Thus, the composition of the Sub-Fund’s portfolio may differ significantly from that of the benchmark indicator.

The Sub-Fund is a daily dealing fund and accordingly you may request the redemption of your shares in Class B of the Sub-Fund on any dealing day (every business day of the week). Class B will be designated in Euro (EUR). The minimum initial investment is 5.000 EUR. The Share Class is a capitalization Share Class.

## Risk and Reward Profile



The above risk and reward indicator rates this Sub-Fund as category 3 meaning that the Sub-Fund offers a relatively lower risk of making a loss but also a relatively lesser chance of making gains. It should be noted that even the lowest category on the indicator does not mean risk free.

The Sub-Fund’s rating on this indicator is based on historical data and therefore may not be a reliable indication of the risk profile of the Sub-Fund. Further, the rating shown is not guaranteed and may change over time.

The Sub-Fund’s rating reflects the nature of its investments and the corresponding risks to which the Sub-Fund is exposed. These risk factors, which include the following risks, may affect the value of the Sub-Fund’s investments or expose the Sub-Fund to losses:

**Credit Risk** – This is the risk that the issuer of a debt instrument may not be able to pay. Instruments issued by issuers with a higher credit risk, however, tend to pay a higher yield.

**Interest Rate Risk** – Fluctuations in interest rates affect the value of fixed income instruments. A lowering of interest rates in a currency will make instruments which pay a higher interest rate in that currency more attractive and vice versa.

**Foreign Exchange Risk** – The Sub-Fund’s portfolio is designated in US Dollars so investors in a share class denominated in any other currency will also be affected by the exchange rate between US Dollar and the relevant currency of the class. The Investment Manager will attempt to mitigate or “hedge” this risk by purchasing financial derivative instruments.

For more information regarding risks, please refer to Section 16 of the Sub-Fund’s Particulars in the actual Prospectus. The below section entitled “Practical Information” explains how to obtain a free copy of the Prospectus and other useful information.

## Charges

The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest <sup>1</sup>	
Entry Charge	0 to 3%
Exit Charge	None
Charges taken from the fund over each year	
Ongoing Charge	1.73 %
Charges taken from the fund under specific conditions	
Performance Fee	10% with high water mark & additional 10% above annual hurdle rate of Libor + 4% (payable monthly in arrears).
Switching Fee	Up to 0.5% of the switching amount.

<sup>1</sup> This is the maximum that might be taken out of your money before it is invested/before the proceeds of your investments are paid out.

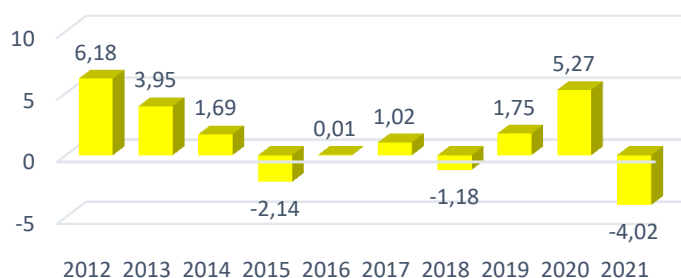
The entry charge shown is a maximum figure. In some cases, this charge may be reduced - to be agreed/confirmed with your financial adviser. The Share Class does not charge exit fees.

The ongoing charges figure is based on expected expenses for the year. This figure may vary from year to year. It generally excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking.

For more detailed information about charges and how these are calculated, please refer to Section 9 of the Sub-Fund's Particulars in the actual Prospectus which is available on the management company's website or which can be requested by email to [contact@fuchsgroup.com](mailto:contact@fuchsgroup.com).

## Past Performances



The chart shows the investment returns of Class B, calculated as percentage year end-over-year end change of the Class net asset value in the Share Class's base currency (EUR).

In general, any past performance takes into account all ongoing charges, but not entry / exit charges.

The Class was launched on 12 November 2010.

The past performance of this Share Class is calculated in EUR.

**Past performance is not a reliable indicator of future results.**

## Practical Information

- The Sub-Fund's depositary bank is UBS Europe SE, Luxembourg Branch. This Key Investor Information document is specific to the Sub-Fund as the first of potentially several sub-funds of LGIP FUNDS (LUX) (the Umbrella). However, the Prospectus, annual and half-yearly financial reports are prepared for the entire Umbrella. The Prospectus is designed to be supplemented by the Sub-Fund's Particulars of the Prospectus specific to each sub-fund including the Sub-Fund.
- The Sub-Fund's assets and liabilities as well as its legal liability are segregated from other sub-funds of the Umbrella.
- Further information about the Sub-Fund can be obtained from the Prospectus and the latest annual and half-yearly financial reports. These documents are available free of charge in English as well as in other languages of countries where the Sub-Fund is marketed. These documents alongside the NAV per scheme may be obtained free of charge with an email to [contact@fuchsgroup.com](mailto:contact@fuchsgroup.com).
- The Sub-Fund is subject to Luxembourg tax laws. Depending on your country of residence, this might have an impact on how you are taxed on your investment. For further details, please speak to a tax adviser.
- Fuchs Asset Management S.A. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Sub-Fund.
- Investors may switch investment from one class to another or to any other sub-fund of the Umbrella at a fee.
- Details of the remuneration policy of Fuchs Asset Management S.A., including a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits, are available on the website <https://www.fuchsgroup.com/fuchs-asset-management/>. A paper copy of the remuneration policy is also available at the registered office of Fuchs Asset Management S.A. free of charge upon request.

This Sub-Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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Status of this Key Investor Information document is 4 February 2022.