

# 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

### LUX-INVESTMENT PROFESSIONALS SICAV-FIS S.A. - INVESTOR EQUITIES a sub-fund of LUX-INVESTMENT PROFESSIONALS SICAV-FIS S.A.

#### class D Shares - LU0626556822

This product is authorised in Luxembourg.

#### Manufacturer / Alternative investment fund manager

Name: LUX-INVESTMENT PROFESSIONALS SICAV-FIS S.A. a member of LUX-INVESTMENT PROFESSIONALS SICAV-FIS S.A.

Contact details: 2, Rue d' Alsace, L-1122 Luxembourg  
[www.lipfunds.com](http://www.lipfunds.com) - Call (+352) 48 48 80 80 for more information.

Competent Authority: The CSSF is responsible for supervising the manufacturer in relation to this Key Information Document.

**Date of production** 20/05/2024

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

## What is this product?

#### Type

Société d'investissement à capital variable - Specialised Investment Fund

#### Term

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

#### Objectives

The sub-fund aims to generate long-term capital appreciation for its shareholders by investing directly in company shares (equities or equity-related securities) and in securities of issuers listed on regulated markets or depository receipts giving exposure to the above securities.

The fund may hold liquid assets on an ancillary basis.

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

#### Intended retail investor

An investment in the Fund is only suitable for persons who qualify as Well-Informed Investors, (=any institutional investor, professional investor and any investor who meets the following:

- the Investor has confirmed in writing that he has the status of "Well-Informed Investor" and
- either the Investor invests a minimum of EUR 125,000 in the Fund (EUR 250.000,00 for Belgian residents)
- or the Investor has obtained an assessment made by a credit institution the meaning of Directive 2006/48/EC, by an investment firm within the meaning of Directive 2004/39/EC, or by a management company within the meaning of Directive 2001/107/EC certifying such

investor's expertise, experience and knowledge in adequately appraising an investment in the Fund.)

#### Other information

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

**Investment Advisor:** Investor AM bv, Meersbloem-Melden 46 a, 9700 Oudenaarde. The website is [www.investor-am.be](http://www.investor-am.be), by phone calling the number is (+32)55 61 21 54.

**Dividend income:** This class is a distribution class meaning that income may be distributed.

**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.

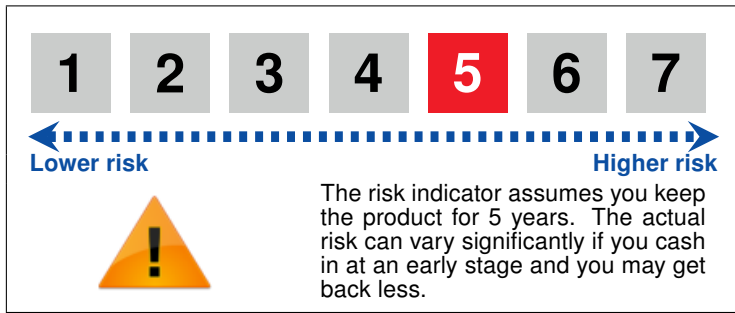
**Additional information:** Additional information about the fund, copies of its prospectus, the latest annual report and the latest prices of shares may be obtained free of charge from the alternative investment fund manager or on [www.lipfunds.com](http://www.lipfunds.com). The prospectus and the periodic reports are prepared for the entire fund and are available in English. The alternative investment fund manager may inform you about other languages in which these documents are available.

This sub-fund was launched in 2008 and this share class in 2008.

The currency of the share 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 5 out of 7, which is a medium-high risk class.

## Performance scenarios

| Recommended holding period: 5 years<br>Example investment: 10,000 EUR |  | If you exit after 1 year | If you exit after 5 years (recommended holding period) |
|---|--|--------------------------|--|
| <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>   | 5,770 EUR                | 4,650 EUR  |
|   | Average return each year   | -42.3 %                  | -14.2 %  |
| <b>Unfavourable</b>   | <b>What you might get back after costs</b>   | 6,810 EUR                | 7,010 EUR  |
|   | Average return each year   | -31.9 %                  | -6.9 %   |
| <b>Moderate</b>   | <b>What you might get back after costs</b>   | 10,620 EUR               | 12,880 EUR   |
|   | Average return each year   | 6.2 %                    | 5.2 %  |
| <b>Favourable</b>   | <b>What you might get back after costs</b>   | 16,610 EUR               | 19,270 EUR   |
|   | Average return each year   | 66.1 %                   | 14.0 %   |

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.

Unfavourable scenario: This type of scenario occurred for an invest-

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: Other risk factors might exist.

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.

ment between December 2021 and April 2024.

Moderate scenario: This type of scenario occurred for an investment between June 2015 and June 2020.

Favourable scenario: This type of scenario occurred for an investment between December 2016 and December 2021.

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

## What happens if LUX-INVESTMENT PROFESSIONALS SICAV-FIS S.A. is unable to pay out?

You are exposed to the risk LUX-INVESTMENT PROFESSIONALS SICAV-FIS S.A. might be unable to meet its obligations in connection with the product. This may materially adversely affect the value of the product and could lead to you losing some or all your investment in the product. A potential loss is not covered by an investor compensation or protection scheme.

## 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>     | 248 EUR                  | 1,592 EUR                 |
| Annual cost impact (*) | 2.5 %                    | 2.5 % 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 7.7% before costs and 5.2% 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.

### Composition of costs

| One-off costs upon entry or exit                                   |   | If you exit after 1 year |
|--|---|--------------------------|
| <b>Entry costs</b>   | We do not charge an entry fee for this product.   | 0 EUR                    |
| <b>Exit costs</b>  | We do not charge an exit fee for this product.  | 0 EUR                    |
| <b>Ongoing costs taken each year</b>                               |   |                          |
| <b>Management fees and other administrative or operating costs</b> | 1.1% of the value of your investment per year.<br>This is an estimate based on actual costs over the last year.   | 113 EUR                  |
| <b>Transaction costs</b>   | 0.1% of the value of your investment per year.<br>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.   | 14 EUR                   |
| <b>Incidental costs taken under specific conditions</b>            |   |                          |
| <b>Performance fees</b>  | The performance fee equals 20% of the annual performance exceeding the hurdle rate of 10%. A high watermark applies. 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. | 121 EUR                  |

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: 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 a monthly basis. 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 [bruno.toye@lipfunds.com](mailto:bruno.toye@lipfunds.com), by letter to 2, Rue d' Alsace, L-1122 Luxembourg, by phone calling the number (+352) 48 48 80 80.

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.lipfunds.com](http://www.lipfunds.com).

## Other relevant information

The prospectus, the latest version of the Key Information Document as well as the latest annual report, may be obtained free of charge on [www.lipfunds.com](http://www.lipfunds.com).

*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/10343/en>.