

# Key Information Document

THEMA EQUITIES FUND (THE "SUB-FUND"),  
A SUB-FUND OF LUX MULTIMANAGER SICAV (THE "FUND")

Class: I EUR - ISIN: LU1345633033

## 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

Name: Lux Multimanager SICAV - Thema Equities Fund - I EUR  
Product manufacturer: BIL Manage Invest S.A.  
ISIN: LU1345633033  
Website: [www.bilmanageinvest.lu](http://www.bilmanageinvest.lu)  
Call +352 272 160 - 9850 for more information

The Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg is the competent authority of the product manufacturer and of the Fund.

This Packaged Retail and Insurance-based Investment Product (PRIIP) is authorised in Luxembourg.

BIL Manage Invest S.A. is authorised in Luxembourg and regulated by the CSSF.

This key information document is accurate as of 1<sup>st</sup> January 2023.

## What is this product?

### TYPE OF PRODUCT

The product is a Sub-Fund of Lux Multimanager SICAV, an Undertaking for Collective Investment in Transferable Securities (UCITS) incorporated as a variable capital investment company (SICAV) under the laws of Luxembourg.

### TERM

The Fund is established for an unlimited duration. However, the Board of Directors of the Fund may decide to close the Fund under certain circumstances.

### OBJECTIVES

Easternmed Asset Management Services Ltd. manages the investments of this Sub-Fund.

Aims to preserve shareholders' wealth and to achieve long-term capital growth subject to moderate volatility with a target return of Euribor 3 Months+ 5% p.a. The Sub-Fund is actively managed and uses the Euribor 3 months as benchmark for comparative purposes only. Its performance can deviate significantly from the Benchmark.

Invests mainly (more than 50% of its net assets) in listed equities, predominantly large capitalization, well-established European and US companies (50%-100%), the geographical allocation depending on the Investment Manager's assessment of the financial situation, while up to 20% of NAV may be allocated to other Developed markets and not more than 20% of NAV may be allocated to Emerging Markets.

May also invest up to 20% of its net assets opportunistically in less liquid mid and small-cap equities.

Invests up to 50% of its net assets in fixed income instruments (and cash). Fixed income investments may include bond Funds such as UCITS, other UCIs and money market Funds, which should not exceed 10% of the Sub-Fund's net assets. Investments in Emerging Market High Yield bonds would be limited to instruments for which the government, including state-owned entities, has an ownership stake of more than 50%.

Invests up to 35% (of its net assets) in energy, up to 30% in financials and up to 25% in each of all other equity sectors. Investments in companies with a high ratio of intangibles relative to their long-term assets, predominantly IT patents and brand names, will generally be avoided.

Invests a minor portion of its assets (up to 25% of its net assets) in long-only equity Funds (UCITS and Other UCIs) with Assets under Management (AuM) in excess of €500 million to supplement sector and/or geographic exposures.

This Class is cumulative. Dividend distributions are not planned.

The return of the product is determined by using the net asset value calculated by the Central Administration. This return depends mainly on the market value fluctuations of the underlying investments.

The Sub-Fund's assets are segregated from assets of other Sub-Funds of the Fund. The assets of the Sub-Fund cannot be used to pay debts of other Sub-Funds.

The recommended holding period of this product is determined to allow sufficient time for this product to reach its objectives and avoiding short term market fluctuations.

### INTENDED RETAIL INVESTORS

The product is suitable for retail investors with limited knowledge of the underlying financial instruments and no financial industry experience. The product is compatible with investors who may bear capital losses and who do not need capital guarantee. The product is compatible with clients looking for growing their capital and who wish to hold their investment over 10 years.

### OTHER INFORMATION

The depositary is RBC Investor Services Bank S.A..

The registrar and transfer agent is RBC Investor Services Bank S.A..

Further information about the Fund (including the prospectus, other classes, latest annual and semi-annual reports, latest NAVs) are available in English free of charge on [www.bilmanageinvest.lu](http://www.bilmanageinvest.lu) or by making a written request to the registered office of the product manufacturer.

Investors may redeem shares on demand, on a daily basis. Please refer to the prospectus for details.

Investors may switch between shareclasses or Sub-Funds of the Fund. Please see the prospectus for details.

This key information document describes the named Sub-Fund; however, the prospectus and the periodic reports are prepared for all the Sub-Funds of the Fund.

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

### Risk indicator



The risk indicator assumes you keep the product for 10 years.

The risk can be significantly different if you cash in at an early stage and you may get back less.

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 the Fund is not able to pay you.

### Performance scenarios

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 and a suitable proxy over the last 15 years. Markets could develop very differently in the future.

Recommended holding period: Example investment:	10 years EUR 10 000		
	If you exit after 1 year	If you exit after 10 years	
<b>Scenarios</b>			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs Average return each year	EUR 5 300 -47.0%	EUR 630 -24.2%
Unfavourable scenario	What you might get back after costs Average return each year	EUR 5 230 -47.7%	EUR 10 110 0.1%
Moderate scenario	What you might get back after costs Average return each year	EUR 10 690 6.9%	EUR 15 640 4.6%
Favourable scenario	What you might get back after costs Average return each year	EUR 15 170 51.7%	EUR 21 760 8.1%
			This type of scenario occurred for an investment in the proxy then the product between December 2007 and December 2017.
			This type of scenario occurred for an investment in the proxy then the product between September 2009 and September 2019.
			This type of scenario occurred for an investment in the proxy then the product between February 2009 and February 2019.

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

## What happens if BIL Manage Invest S.A. is unable to pay out?

There is no guarantee in place against the default of the Fund and you could lose your capital if this happens.

The Fund's assets are held with RBC Investor Services Bank S.A. and are segregated from the assets of other Sub-Funds of the SICAV. The assets of the Fund cannot be used to pay the debts of other Sub-Funds.

## 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.

- EUR 10 000 is invested

Investment of EUR 10 000	If you exit after 1 year	If you exit after 10 years
<b>Total costs</b>	EUR 40	EUR 602
<b>Annual cost impact (*)</b>	0.4%	0.4%

(\*) 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 5.0% before costs and 4.6% after costs.

#### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	There is no entry fee for this product.	EUR 0
Exit costs	There is no exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.35% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 35
Transaction costs	0.04% 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.	EUR 4
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

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

**Recommended Holding Period (RHP): 10 years.**

The RHP was chosen to provide a consistent return less dependent on market fluctuations.

Shares will be redeemed at the Net Asset Value per share determined as at the relevant Valuation Day. Applications must be received by the Registrar and Transfer Agent or by any appointed distributor no later than 2.00 p.m. Luxembourg time on each Business Day. Any applications received after the applicable deadline will be processed in respect of the next Valuation Day. Payment for redeemed Shares has to be made no later than 3 Business Days after the relevant Valuation Day.

## How can I complain?

Complaints can be sent in written form by e-mail ([productmanagement@bilmanageinvest.com](mailto:productmanagement@bilmanageinvest.com)) or to the following address of the product manufacturer at:

BIL Manage Invest S.A.  
42, Rue de la Vallée  
L-2661 Luxembourg  
<https://www.bilmanageinvest.lu/contact.html>

## Other relevant information

Further information about the Fund (including the prospectus, latest annual and semi-annual reports, latest NAVs) are available free of charge, in english, on [www.bilmanageinvest.lu](http://www.bilmanageinvest.lu) or by making a written request to the registered office of the product manufacturer.

The past performance over the last 6 years and the previous performance scenarios are available on the website [https://download.alphaomega.lu/perfscenario\\_LU1345633033\\_LU\\_en.pdf](https://download.alphaomega.lu/perfscenario_LU1345633033_LU_en.pdf).