

# 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

29/11/2024

### PLURIMI WORLD EQUITY Class S USD ISIN: LU2899629641

A sub-fund of PROSPER FUNDS SICAV, SICAV under Luxembourg law with an indefinite term • Initiator of the product: Degroof Petercam Asset Services S.A., a subsidiary of Banque Degroof Petercam Luxembourg S.A. • www.dpas.lu • dpas@degroofpetercam.lu • +352 4535451 • Degroof Petercam Asset Services S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier

## What is this product?

**Type** Accumulation shares (shares for which income and capital growth are retained in the share price) of a sub-fund of a SICAV, a regulated open-ended fund whose sub-funds are independent from a liability point of view.

### **Investment objectives and policy**

**Objective(s)** To increase the value of your investment over the long term.

**Benchmark** The fund is managed without reference to an index.

**Investment policy** Under normal market conditions, the sub-fund invests primarily in large-cap global equities, including emerging markets. These investments may be made directly in equities or indirectly through derivatives. The sub-fund may also make significant investments in short-term bonds for investment purposes or to invest its liquid assets.

**Investment process** As part of the active management of the sub-fund, the manager uses market analysis to select securities that it believes have above-market growth potential.

**ESG approach** The manager does not systematically integrate environmental, social and governance (ESG) factors into his/her analysis of risks and opportunities and may invest in issuers with a low ESG profile.

**SFDR category** Article 6 (financial product that does not promote environmental or social characteristics, or does not have a sustainable investment objective according to European regulations (SFDR)).

**Base currency** USD

### **Planning your investment**

**Product availability** This sub-fund is available, with or without advice, for retail investors with basic financial knowledge and professional investors.

**Investor profile** This sub-fund is intended for investors who understand the risks of the sub-fund and:

- are looking for an investment focused on medium- to long-term growth
- are interested in exposure to global equity markets, either as a core investment or for diversification purposes
- have a high tolerance for risk and can withstand a substantial loss in relation to this investment.

**Placing orders** You can buy, exchange or sell shares of the sub-fund every full Luxembourg business day.

#### Terms to understand

**Share** Financial security corresponding to a share of a company's capital and generally giving the right to dividends.

**Derivative instrument** Any financial security whose value is linked to one or more interest rates, indices, equities, currencies, commodities or other underlyings.

**Bond** A financial security issued by a corporation, government or supranational entity that generally pays interest.

**Depository:** Banque Degroof Petercam Luxembourg S.A.

For more information, including the prospectus and financial reports, see "Other relevant information" on page 3.

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

### Risk indicator



The risk indicator is designed to help you compare the risks of investment products. It uses 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.

The sub-fund's risk level reflects the following:

Other important risks partly or completely unreflected in the risk indicator:

- If you place a request to sell (redeem) shares at a time when this product has received many other sell requests, the processing of your order may be delayed, which could affect the price you receive for your shares.

## Performance Scenarios

This table shows the money you could get back (net of costs) over different periods, under different scenarios, assuming you were to invest USD 10,000 in the sub-fund. You can compare this with the scenarios of other products.

The figures shown include all costs of the product itself. The figures do not take into account your personal tax situation, which may affect how much you get back.

What you will get from this product depends on future market performance.

**Note that future market developments are uncertain and cannot be accurately predicted.**

Recommended holding period:		7 years	
Example Investment:		10,000 USD	
		If you exit after 1 year	If you exit after 7 years
Scenarios			
<b>Minimum</b>			
<b>Stress</b>	What you might get back after costs	1,450 USD	1,000 USD
	Average return each year	-85.50%	-28.03%
<b>Unfavourable</b>	What you might get back after costs	7,210 USD	10,030 USD
	Average return each year	-27.90%	0.04%
<b>Moderate</b>	What you might get back after costs	9,890 USD	14,170 USD
	Average return each year	-1.10%	5.11%
<b>Favourable</b>	What you might get back after costs	13,800 USD	15,700 USD
	Average return each year	38.00%	6.66%

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performance, as well as the average performance of the product and the appropriate index over the past 10 years. The stress scenario shows what you might get back in extreme market circumstances. Markets could develop very differently in the future.

An index appropriate to the product has been used to calculate performance.

Unfavourable scenario: this type of scenario occurred for an investment between 04/01/2022 and 30/08/2024.

Moderate scenario: this type of scenario occurred for an investment between 30/09/2012 and 30/09/2019.

Favourable scenario: this type of scenario occurred for an investment between 31/12/2014 and 31/12/2021.

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

The sub-fund's assets are segregated from those of the other sub-funds in the SICAV and from Degroof Petercam Asset Services S.A., the product manufacturer and management company of the sub-fund. Even if it were to fail, the product manufacturer could not use the sub-fund's assets to pay its debts.

The only scenario under which an investor could incur a loss is by selling shares at a time when they are worth less than what the investor paid.

## 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

This table shows the amounts deducted from your investment to cover various costs. These amounts depend on the amount you invest, the duration of your investment and the performance of the sub-fund. The amounts shown are illustrations based on a hypothetical investment amount and different investment periods.

We have assumed that:

- for the first year, you get back the amount you invested (0% annual return);
- for the other holding periods, the product evolves as indicated in the intermediate scenario;
- USD 10,000 is invested.

	If you exit after 1 year	If you exit after 7 years
Total costs	952 USD	3,101 USD
Annual cost impact (*)	9.5%	2.7% 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 10,0 % before costs and 5,1 % after costs.

### Composition of the costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	3,0% of the amount you pay in when entering this investment. This is the most you will pay, you could pay less.	Up to 500 USD
Exit costs	3,0% The costs of exiting your investment (redemption fee). This is the most you will pay, you could pay less.	309 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,3% of the value of your investment per year. This is an estimate based on actual costs over the last year.	132 USD
Transaction costs	0,1% This is an estimate of the costs incurred when buying and selling investments underlying the sub-fund. The actual amount will vary depending on the quantity bought and sold.	11 USD
Incidental costs taken under specific conditions		
Performance fees	This product does not charge any performance fees.	0 USD

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

**Recommended holding period** Minimum 7 years.

**Redeeming your investment** You can request to take out some or all of your money at any time. See Processing requests in *What is this product?* above.

### How can I complain?

You can send an email including a description of the issue and your contact details to [compliance\\_team\\_dpas@degroofpetercam.lu](mailto:compliance_team_dpas@degroofpetercam.lu), or send your complaint in writing together with supporting documents, to:

Degroof Petercam Asset Services S.A.  
To the attention of the Chief Compliance Officer  
12, rue Eugène Ruppert  
L-2453 Luxembourg.

### Other relevant information

**Tax and suitability information** Contact your advisor or distributor.

**Past performance** Go to [https://docs.publifund.com/pastperf/LU2899629641/en\\_LU](https://docs.publifund.com/pastperf/LU2899629641/en_LU). Note that past performance is not an indication of future results. The number of years in which the past performance is indicated may be less than 10 years for recent products.

**Past performance scenarios** Visit the website [https://docs.publifund.com/monthlyperf/LU2899629641/en\\_LU](https://docs.publifund.com/monthlyperf/LU2899629641/en_LU).

**Other information** The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in English and free of charge from Degroof Petercam Asset Services S.A., or at [www.dpas.lu](http://www.dpas.lu).