

# 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

01/06/2025

### EUROPEAN GENERAL Class A EUR ISIN: LU0207025593

A sub-fund of L.T. FUNDS • Product manufacturer: CA Indosuez Fund Solutions S.A., a subsidiary of CA Indosuez Wealth (Europe) • www.ca-indosuez-fundsolutions.com • caifs@ca-indosuez.lu • +352 2664501 • Competent authority : 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 and to outperform the benchmark over a minimum period of 5 years.

**Benchmark(s)** MSCI Europe Total Return Net.

**Use:** performance comparison and performance fee calculation.

**Investment policy** Under normal market conditions, the sub-fund invests mainly in shares of European companies. The sub-fund may use derivatives to hedge against market fluctuations and to reduce its costs or generate additional income.

**Investment process** As part of an active and long-term management of the sub-fund, the manager uses market and company analysis in order to select a limited number of securities (between 20 and 30 companies) with above-market growth prospects. The selection and weighting of the sub-fund's assets, and therefore its performance, may deviate significantly from the benchmark.

**ESG approach** The investment manager also integrates environmental, social and governance (ESG) criteria. It excludes companies that contravene international standards and restricts investments in controversial activities such as coal, tobacco, casinos, pornography and companies involved in the manufacture or sale of cluster bombs and anti-personnel mines.

**SFDR Category** Article 8.

**Base currency** EUR

### **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 seeking a long-term growth-oriented investment
- are interested in exposure to developed 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 on any 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.

**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).

**derivative instrument** Any financial security whose value is linked to one or more interest rates, indices, stocks, currencies, commodities or other underlying assets.

**Depositary:** CACEIS Bank, Luxembourg Branch

*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 assumes that you keep the product for at least 5 years. The actual risk can vary significantly if you cash in before maturity and you may get back less.

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.

**All investments involve risk.** The value of your investment in this product can go up and down, and you could lose some or all of your investment. This product is rated at the medium risk level (4 out of 7). Poor market conditions are very likely to reduce the value of your investment.

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

- Equity investments have a higher level of volatility and risk than bonds and money market instruments.

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

- **If your currency as an investor is different from the subscription currency of this product, changes in currency exchange rates could reduce any investment gains or increase any investment losses.**
- Unusual market conditions or unforeseeable events may magnify risks or trigger other risks such as counterparty, liquidity and operational risks (a full description of these risks is available in the prospectus).
- 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 EUR 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: |  | 5 years                  |                           |
|-----------------------------|--|--------------------------|---------------------------|
| Example Investment:         |  | 10,000 EUR               |                           |
| Scenarios                   |  | If you exit after 1 year | If you exit after 5 years |
| <b>Minimum</b>              |  |                          |                           |
| <b>Stress</b>               | <b>What you might get back after costs</b> | 1,810 EUR                | 1,620 EUR                 |
|                             | <b>Average return each year</b>            | -81.90%                  | -30.51%                   |
| <b>Unfavourable</b>         | <b>What you might get back after costs</b> | 7,150 EUR                | 7,450 EUR                 |
|                             | <b>Average return each year</b>            | -28.50%                  | -5.72%                    |
| <b>Moderate</b>             | <b>What you might get back after costs</b> | 9,970 EUR                | 10,860 EUR                |
|                             | <b>Average return each year</b>            | -0.30%                   | 1.66%                     |
| <b>Favourable</b>           | <b>What you might get back after costs</b> | 14,420 EUR               | 13,860 EUR                |
|                             | <b>Average return each year</b>            | 44.20%                   | 6.75%                     |

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. The markets could evolve very differently in the future.

Unfavourable scenario: this type of scenario occurred for an investment between 30/09/2017 and 30/09/2022.

Moderate scenario: this type of scenario occurred for an investment between 30/09/2015 and 30/09/2020.

Favourable scenario: this type of scenario occurred for an investment between 31/12/2014 and 31/12/2019.

## What happens if CA Indosuez Fund Solutions 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 CA Indosuez Fund Solutions 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

We have assumed that:

- in the first year, you would get back the amount that you invested (0% annual return);
- for the other holding period(s), the sub-fund performs as shown above in the "moderate" scenario
- EUR 10,000 is invested.

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | 471 EUR                  | 1,234 EUR                 |
| Annual cost impact (*) | 4.7%                     | 2.3% 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 3,9 % before costs and 1,7 % 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 300 EUR            |
| Exit costs  | 0,0% costs related to the exit of your investment (redemption fees). This is the maximum you will pay, and you could pay less.   | 0 EUR                    |
| Ongoing costs taken each year                               |  |                          |
| Management fees and other administrative or operating costs | 1,5% of the value of your investment per year. This is an estimate based on actual costs over the last year.   | 154 EUR                  |
| Transaction costs   | 0,2% 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.   | 17 EUR                   |
| Incidental costs taken under specific conditions            |  |                          |
| Performance fees  | Commission of 20,0% calculated each valuation day by comparing the performance of the net asset value per share to that of the Benchmark (MSCI Europe Total Return Net) over the same period of time, as well as to a High Water Mark. The percentage of 0,0% represents the average of the performance fees paid over the last 5 years. | 0 EUR                    |

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

**Recommended holding period** At least 5 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 [Caifs\\_compliance@ca-indosuez.lu](mailto:Caifs_compliance@ca-indosuez.lu), or send your complaint in writing together with supporting documents, to:

CA Indosuez Fund Solutions 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/LU0207025593/en\\_LU](https://docs.publifund.com/pastperf/LU0207025593/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 [https://docs.publifund.com/monthlyperf/LU0207025593/en\\_LU](https://docs.publifund.com/monthlyperf/LU0207025593/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 at [www.ca-indosuez-fundsolutions.com](http://www.ca-indosuez-fundsolutions.com).