

## 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

<b>Product:</b>	MGF - Harmony Portfolios Europe Growth Fund – D EUR Acc
<b>Manufacturer:</b>	FundRock Management Company S.A.
<b>ISIN</b>	LU0651985177
<b>Website:</b>	www.fundrock.com
<b>Contact:</b>	+352 26 3456 1

**Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising the FundRock Management Company S.A in relation to this Key Information Document. FundRock Management Company S.A is authorised in Luxembourg and regulated by the CSSF. This PRIIPS is authorised in Luxembourg.**

**This key information document is valid as at 31 January 2025.**

## What is this product?

### Type:

Société d'Investissement à Capital Variable [SICAV]

### Term:

This product is not subject to any fixed term.

### Objectives:

The Fund aims to grow the value of your investment over the long term in Euros.

The investment objective is achieved through an actively managed diversified portfolio that invests, primarily via other collective investment schemes, or other similar schemes, across a broad range of asset classes and currencies in varying proportions over time. These include equities, fixed income, commodities, alternative strategies, property, money market instruments and other multi-asset portfolios, with a bias towards asset classes that have the potential for capital growth over the portfolio's investment horizon.

The Fund may invest in forward foreign currency exchange contracts, foreign currency swaps and exchange-traded derivatives, for hedging purposes and efficient portfolio management.

You can buy and sell shares on any day that is a business day in Luxembourg and the United Kingdom, and such transactions will be traded on the Fund's next available valuation date

The portfolio will be biased to investments in Europe, but could also hold investments outside this region.

The Fund will invest globally in a range of other investment funds and transferable securities. The Fund may invest a significant portion, above 50% of its net assets, in units of UCITS and/or other UCIs.

The Fund may invest indirectly up to 20% of its Net Asset Value in Contingent Convertible Bonds.

The Fund may invest indirectly up to 20% of its Net Asset Value in asset-backed or mortgage-backed securities.

The Fund may invest indirectly up to 20% of its Net Asset Value in REITS.

Any Investment Funds selected by the Fund will be other UCITS vehicles or other collective investment vehicles that satisfy the requirements of the Regulator. The underlying investments of any selected investment fund will be in line with the Investment Objective of the Fund.

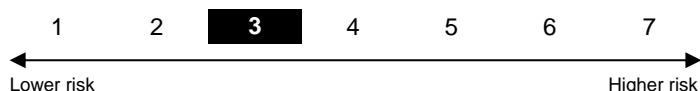
**Distribution Policy:** This share class accumulates income received from the fund's investments, meaning it is kept in the fund and its value is reflected in the price of the share class.

**Intended Retail Investor:** The Fund is offered to investors who may have basic or no knowledge and experience of investing in financial markets and also experienced investors. The Fund is intended for long-term investment, in line with the recommended holding period or longer. Investors should understand the risks involved, including the risk of losing capital invested and must evaluate the Fund's objective and risks in terms of whether they are consistent with their own investment goals and risk tolerances.

**Depository:** The depository is J.P. Morgan SE – Luxembourg Branch..

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

### Risk indicator



**The risk indicator assumes you keep the product for 6 Years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.**



**Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Investors should note that this product may be exposed to risks such as the risk of investing in other investment funds, counterparty risk, active management, credit risk, derivatives risk and hedging risk. For further details of the Fund's risks please see the Prospectus.

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 class 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of the fund to pay you.**

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.

## Performance scenarios

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 completed where applicable by that of its reference framework over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 6 Years Investment: 10 000 EUR			
Scenarios		1 Year	6 Years (recommended holding period)
<b>Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.</b>			
<b>Stress scenario</b>	<b>What you might get back after costs</b>	4 070 EUR	<b>5 430 EUR</b>
	Average return each year	- 59.28 %	- 9.67 %
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	7 560 EUR	<b>8 380 EUR</b>
	Average return each year	- 24.37%	- 2.91%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	9 610 EUR	<b>9 890 EUR</b>
	Average return each year	- 3.89%	- 0.18%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	11 730 EUR	<b>11 250 EUR</b>
	Average return each year	17.26%	1.98%

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.

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

**Unfavourable:** This type of scenario occurred for an investment between November 2017 and October 2023.

**Moderate:** This type of scenario occurred for an investment between February 2015 and January 2021.

**Favourable:** This type of scenario occurred for an investment between October 2015 and September 2021.

## What happens if the Manufacturer is unable to pay out?

The Management Company is responsible for administration and management of the Fund, and does not typically hold assets of the Fund (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network). The Management Company, as the PRIIPs manufacturer, has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Fund or the depositary is unable to pay out. There is no compensation or guarantee scheme in place which may offset, all or any, of this loss.

## 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: 10 000 EUR	If you exit after 1 Year	If you exit after 6 Years
<b>Total Costs</b>	912 EUR	<b>3031 EUR</b>
Annual Cost Impact (*)	9.12 %	4.55 %

(\*) 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 4.37% before costs and -1.18% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you.

## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 Year
Entry costs	5.00% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	500 EUR
Exit costs	We do not charge an exit fee for this product.	N/A
Ongoing costs		
Management fees and other administrative or operating costs	3.44% of the value of your investment per year. This estimate is based on costs for the last year	402 EUR
Transaction costs	0.10% 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.	10 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	N/A

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

**Recommended holding period:** 6 Years

This product has no required minimum holding period but is designed for long-term investment. Since the value of investments can rise and fall over differing time periods, you should have an investment horizon of at least 6 years when buying an investment of this type. The minimum recommended holding period is therefore 6 years. You can request to take out some or all of your money at any time. You can typically request to buy or sell shares in the Fund on any business day (as set out in the Fund's prospectus).

## How can I complain?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person. Complaints about the product or the behaviour of the manufacturer of this product should be directed to the following address:

**Website:** <https://www.fundrock.com/policies-and-compliance/complaints-policy/>  
**E-mail:** [FRMC\\_qualitycare@fundrock.com](mailto:FRMC_qualitycare@fundrock.com)  
**Postal Address:** FundRock Management Company S.A., Airport Center Building 5, Heienhaff, L-1736 Senningerberg, Grand Duchy of Luxembourg.

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.

## Other relevant information

Alongside this document, please read the Prospectus on our website. The past performance of this product can be found by following this link [https://api.kneip.com/v1/documentdata/permalinks/KPP\\_LU0651985177\\_en\\_LU.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_LU0651985177_en_LU.pdf). Past performance shows the fund's performance as the percentage loss or gain per year over the last 10 years.

Previous performance scenario calculations can be found by following this link [https://api.kneip.com/v1/documentdata/permalinks/KMS\\_LU0651985177\\_en\\_LU.csv](https://api.kneip.com/v1/documentdata/permalinks/KMS_LU0651985177_en_LU.csv).

The Prospectus and Interim and Year End Audited Reports & Accounts are prepared for the UCITS and all its sub-funds. If you wish to obtain any of these documents, please e-mail [MGF@momentum.co.uk](mailto:MGF@momentum.co.uk) or write to Distribution Services, Momentum Global Investment Management, The Rex Building, 62 Queen Street, London, EC4R 1EB. The latest price is available at <https://momentum.co.uk/>

The up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee where such a committee exists, are available at <https://www.fundrock.com/remuneration-policy/>. A paper version of this remuneration policy is made available free of charge to investors at the Management Company's registered office upon request.