

## Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

# ACTIAM (L) Sustainable Euro Fixed Income Fund P DIS EUR

(ISIN-code LU1892569572)

## Objectives and Investment Policy

### Investment objective

- The Fund aims to obtain a return, based on a three-year assessment period, which is at least equal to that of the composite benchmark which is based on 50% of the iBoxx EUR index 1-10 Index (TR) Sovereign and 50% of the iBoxx EUR index Non Sovereign Index (TR) the 'Benchmark'.
- The minimum requirement is that the portfolio is composed in such a way that the ESG score of the Fund portfolio will at all times be at least higher than the ESG Score of the Benchmark.

### Investment policy and strategy

- The Fund predominantly invests in fixed income instruments from issuers that have an adequate credit quality, implying that ratings assigned are of investment grade quality. The credit ratings of the leading rating agencies (Standard & Poor's, Moody's or Fitch) are used when assessing the credit quality of debtors and assets.
- At least 90% of the Fund's net assets will be invested in bonds or other transferable fixed income debt instruments with a minimum average credit rating of at least 'BBB-'. In addition, up to 10% of the Fund's net assets may be invested in bonds and other transferable fixed income debt instruments with a lower average credit rating.
- In addition to the rating restrictions applicable to individual debtors, a minimum average rating restriction will also apply at the level of the investment portfolio of the Fund. In this context, the minimum average rating of the portfolio must

at least be 'A-'. The Fund may use financial derivatives in order to procure efficient portfolio management and add value. Derivatives may be used to hedge risks and to take active market positions. In addition, derivatives may be used to limit transaction costs that would otherwise be incurred in case market exposure has to be built up or phased out immediately, when investors join or leave the Fund.

- In addition to the minimum requirements regarding ACTIAM's ESG policies, all issuers in the investment universe that constitute the Benchmark are provided with an ESG score (the "ESG Score"). This ESG Score may vary between 0 and 100, where the maximum ESG Score of a debt issuer can be 100. A model developed by ACTIAM is used to determine the ESG Score, based on the use of objective ESG data from independent data suppliers. The aim is to realise an ESG Score for the portfolio of the Fund that is substantially higher than that of the Benchmark, with an ambition to have an ESG Score that exceeds the ESG Score of the Benchmark by at least (10) points. The minimum requirement is that the portfolio is composed in such a way that the ESG score of the Fund portfolio will at all times be at least higher than the ESG Score of the Benchmark.

### Dividend

Annual payment of dividend.

The Fund is open for subscriptions and redemptions on working days with the exception of public holiday days in Luxembourg and/or the Netherlands.

## Risk and Reward Profile



This Fund is in category 2 because of the behavior of the product during the measuring period.

Historical data, such as is used for calculating this indicator, may not be a reliable indication of the future risk profile of this Fund. There is no guarantee that the risk indicator will remain unchanged, it may shift over time. The lowest category of risk does not mean that the investment is risk free.

The following risk factors, not limited, are applicable for the Fund:

**Credit Risk:** risk that the ability of the issuer to meet its obligation declines substantially during the period when a Fund owns securities of that issuer, or that the issuer will default on its obligations.

For a complete overview of the risks we advise you to read the prospectus of ACTIAM (L) and the supplement of the Fund ACTIAM (L) Sustainable Euro Fixed Income Fund.

The prospectus can be found on the website: <http://www.fundsquare.net>.

## Charges for this Fund

All charges paid by the investor are used to pay the running costs of the Fund, including the cost of marketing and distribution. These charges reduce the potential growth of your investment.

### One-off charges taken before or after the investment

|              |    |
|--------------|----|
| Entry charge | 0% |
| Exit charge  | 0% |

### Charges debited to the Fund over a year

|                |       |
|----------------|-------|
| Ongoing charge | 0.07% |
|----------------|-------|

### Charges debited to the Fund under certain specific conditions

|                 |                |
|-----------------|----------------|
| Performance fee | Not applicable |
|-----------------|----------------|

The entry and exit charges shown are maximum figures.

The ongoing charges figure is based on expenses for the year ending on 31 December 2019.

This figure may vary from year to year. It includes 0.01% tax d'abonnement.

The ongoing charges shown here exclude transaction costs except in the case of an entry/exit fees paid by the Fund when buying or selling units in another collective investment undertaking.

More information about costs can be found in the prospectus of the Fund at: <http://www.fundsquare.net>.

## Past Performance

The Fund has only recently been launched, hence there is currently insufficient information available to provide a useful indication of past performance.

Past performance information will be shown when the fund has been in existence for a complete calendar year.

## Practical Information

- The Fund is a part of the ACTIAM (L) Sicav.
- Fund depositary: BNP PARIBAS SECURITIES SERVICES, Luxembourg Branch.
- The price of the shares/units of the Fund is calculated and published in EUR.
- The prices will be made public on the website: <http://www.fundsquare.net>.
- ACTIAM (L) may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the Fund.
- The details of 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 the persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available on <http://www.carnegroup.com/policies-and-procedures>, a paper copy is available free of charge upon request.
- Further information about the Fund including other share classes, copies of the prospectus and of the annual and half-yearly reports of the Fund may be obtained from the Management Company free of charge or obtained from the website.
- The Fund is subject to tax laws and regulations of Luxembourg. Depending on your country of residence, this might have an impact on your personal tax position.