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Please refer to the FFG SICAV prospectus and the PRIIPs KID on www.fundsgood.eu before making any final investment decision. This document is not a contractual document and does not constitute investment advice.

INVESTMENT OBJECTIVES & POLICY

The objective of the fund is to seek a return over the medium term that is higher than that of a Euro bond investment. For this purpose, the Fund is invested in equities, bonds, money market instruments or cash. It may also invest in precious metals exchange traded commodities and other collective investment schemes up to a maximum of 10%. The weighting of these different asset classes can vary significantly over time. The fund is invested without geographical, sectoral or currency restrictions. The fund is actively managed without regard to a benchmark.

COSTS¹

One-off entry or exit fees	
Entry fee (max.)	3%
Exit fee	--
Recurring costs levied each year	
Management fees and other administrative and operating expenses	0,93%
Of which Management fees	0,65%
Transaction Costs	0,38%
Ancillary costs levied under certain conditions	
Performance-related commissions	--
Taxes	
T.O.B upon sale (max. 4,000€)	1.32%
Withholding tax	30%

(1) Definitions of the various points in this section are given in the glossary at the end of the document.

RESPONSIBLE INVESTMENT POLICY

The fund promotes environmental and/or social characteristics and meets the transparency requirements of article 8 of the SFDR. Although it does not have a sustainable investment objective, the sub-fund will contain a minimum of 30% of sustainable investments. This implies that the issuers of securities held by the sub-fund meet certain sustainability criteria* defined by Funds for Good in its 'Responsible Investment Policy', which is a three-tier corporate social responsibility policy defined and monitored by Funds for Good SA. This policy includes the removal from the investment universe of a series of issuers, either because they are or have been subject to serious controversies in terms of sustainability (human rights violations, environmental scandals, flagrant corruption, serious breaches of fundamental ethical standards), or because the economic activities from which they derive their revenues could have negative effects on sustainability factors. These economic activities include, among others, the design, production, maintenance or trading of weapons, the production of tobacco products, and the extraction of thermal coal or unconventional oil and gas. Secondly, the portfolio is constructed to achieve, for equity investments, an average carbon emissions intensity that is at least 50% lower than that of a universe of equities representative of the initial universe used by the manager for the composition of the equity portfolio, i.e. the MSCI All Country World Index, and an increase in the social quality of companies relative to this same

GENERAL INFORMATION

Launch of the strategy	28/12/2017
Launch of the shareclass	24/04/2019
Type of compartment	Multi-Assets
Currency	EURO
Domicile	Luxembourg
MANCO	Waystone Management Company (Lux)
Manager	BLI - Banque de Luxembourg Investments s.a.
Legal status	Sicav
Liquidity	Daily
Publication NAV	BEAMA
Custodian bank	Banque de Luxembourg
Country of registration	BE, LU
Minimum initial subscription	€ 500 000
Sub-fund duration	Unlimited
Transfer agent	EFA
Auditor	PwC
ISIN Part I Acc	LU1697917166
Net assets of the shareclass	€ 43.885.246,98
Net fund assets	€ 181.847.179,06

universe. Finally, in terms of governance, both the manager and the distribution coordinator are signatories to the United Nations Principles for Responsible Investment (UNPRI) and a voting rights policy has been implemented. Voting rights are exercised by the fund manager. Further information on sustainability, as well as the Funds For Good 'Responsible Investment Policy' and the exclusion list, is available at www.fundsgood.eu/bibliotheque-documents.

The sub-fund has been awarded the Towards Sustainability label, an initiative to which Funds For Good is also a signatory. The aim of the Towards Sustainability label is to ensure that labelled products have a minimum level of sustainability, as measured by the Towards Sustainability quality standard, and to provide relevant and useful information to help you determine whether the policy of a specific product is in line with your personal convictions. The fact that a sub-fund has been awarded this label does not mean that it meets your own sustainability objectives or that the label corresponds to the requirements of future national or European rules. For more information on this subject, please visit www.fsma.be/fr/finance-durable.

The decision to invest in the fund must take account of all the fund's characteristics and objectives as described in its prospectus.



EXCLUSION OF COMPANIES



EXERCISE OF VOTING RIGHTS



REDUCED CARBON INTENSITY



SIGNATORIES OF THE UNPRI



TOWARDS SUSTAINABILITY

*The sustainability criteria are certified by the «Towards Sustainability» label. The sustainability criteria are assessed by the fund manager, BLI Banque de Luxembourg Investments s.a. **The initial universe used by the manager for the composition of the equity portfolio, i.e. the MSCI All Country World Index. This index does not take into account the ESG criteria promoted by the sub-fund. Data source : BLI - Banque de Luxembourg Investments s.a.

RISK CLASS



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 3 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you. The sub-fund is also exposed to the following materially relevant risks that are not included in the summary risk indicator: equity issuer risk, liquidity risk, political, financial, fiscal instabilities risks, credit risk, other risk factors. 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.

ANNUAL RETURNS

2025 (YTD)	-2,22%
2024	6,39%
2023	5,24%
2022	-12,20%
2021	9,49%

ANNUALISED RETURNS (%)

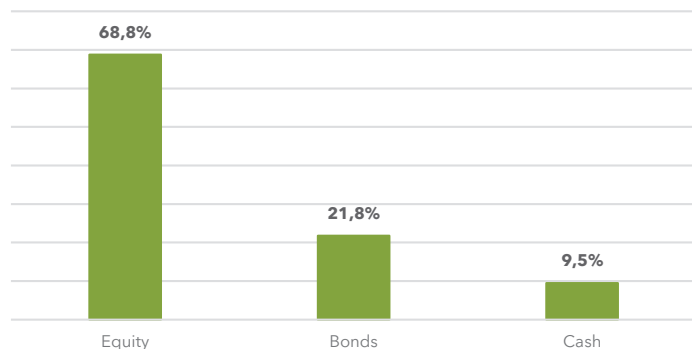
1 year	0,42%
2 year	2,85%
3 year	0,48%
5 year	3,51%

EVOLUTION OF THE NET ASSET VALUE

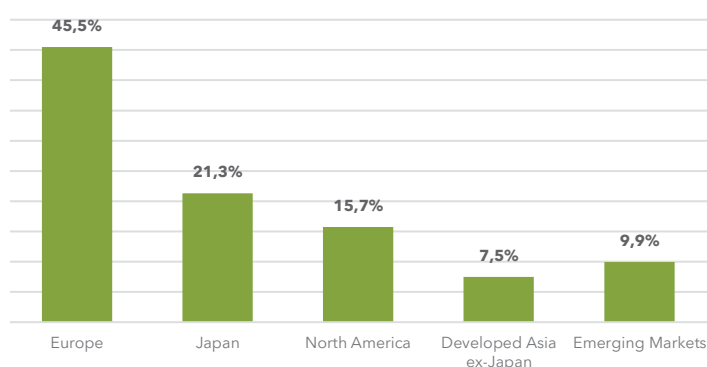


Disclaimer : Past performance is not a guide to future performance. Changes in NAV and returns are based on historical data and are not a reliable indicator for the future. For a sub-fund denominated in a currency other than the euro, the value converted into euro may increase or decrease depending on exchange rate fluctuations. In the past, the value in euro has fallen due to exchange rate fluctuations. All costs and management fees are included in past performance, except any entry and exit fees. Data source: EFA.

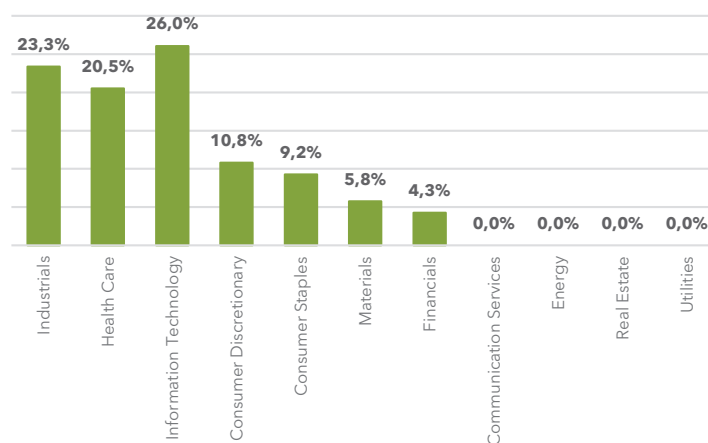
ASSET ALLOCATION



GEOGRAPHICAL BREAKDOWN OF EQUITIES



SECTORAL BREAKDOWN OF EQUITIES



10 LARGEST PORTFOLIO POSITIONS

US ILB Ser D-2033 23/15.07.33	6,77%
US ILB Ser AE-2028 23/15.10.28	6,67%
US ILB Sen 20/15.02.50	5,19%
Roche Holding Ltd Pref	4,85%
Hong Kong Sec Clearing Co Ltd	2,93%
Tencent Holdings Ltd	2,44%
Coloplast A/S B	2,29%
Taiwan Semiconduct Mfg Co Ltd	2,23%
SGS SA	1,97%
JD.com Inc Reg A	1,95%

THE VISION OF FUNDS FOR GOOD

TO GENERATE SUFFICIENT DONATIONS TO REINTEGRATE MORE THAN 100.000 PEOPLE THROUGH ENTREPRENEURSHIP IN EUROPE

Funds For Good gives up part of its remuneration to devote it to reintegrating disadvantaged people through entrepreneurship. Investing in this Sub-Fund therefore indirectly generates a tangible social impact through Funds For Good, the SICAV's distribution coordinator.

DISCLAIMER

This advertising document is intended for promotional purposes. It does not contain any investment advice or investment research, but only a summary of the characteristics of the FFG Global Flexible Sustainable sub-fund. This advertising document has been prepared with care, the information is valid on the day of publication, but may change in the future. Before investing, we invite you to read the prospectus and key information (KID PRIIPs - Key Information Document) available in French at www.fundsforgood.eu/bibliotheque-documents. The latest periodic reports are available free of charge at www.fundsforgood.eu. For further information, please contact the Belgian Financial Department. If you have any complaints, you can contact your distributor's internal complaints department via www.fundsforgood.eu or the Ombudsman (www.ombudsfin.be, Boulevard du Roi Albert II, 8, 1000 Brussels). A summary of your rights as an investor is available in English on the Waystone Management Company (Lux) S.A. website, or via the following link: [https://www.waystone.com/wp-content/uploads/Policy/LUX/Waystone-Management-Company-\(Lux\)-SA/Waystone-Management-Company-\(Lux\)-SA-Summary-of-Investor-Rights.pdf](https://www.waystone.com/wp-content/uploads/Policy/LUX/Waystone-Management-Company-(Lux)-SA/Waystone-Management-Company-(Lux)-SA-Summary-of-Investor-Rights.pdf). The management company reserves the right to cease marketing the sub-fund in Belgium.

LEXICON

Benchmark : An objective measure, defined in advance, against which the returns of an investment fund are compared.

Capitalisation : Capitalisation funds automatically reinvest profits or dividends to increase the value of the initial capital. They therefore do not pay periodic dividends.

Carbon intensity: Carbon intensity measures the quantity of carbon dioxide (CO₂) emitted per unit of activity or production. At the scale of a company, it is generally expressed in tonnes of CO₂ produced per Million dollars of turnover generated. The average carbon intensity of the portfolio is the sum of the carbon intensities of the companies in the portfolio, weighted by the weight of these companies in the portfolio.

Consumer Cyclical: The term «consumer cyclical» refers to the sector of «consumer cyclical» companies. This sector includes companies whose profitability is highly dependent on the economic cycle. This sector typically includes automotive, real estate, entertainment and retail companies.

Consumer Defensive : The term «consumer defensive» refers to the sector of «non-cyclical consumer» companies. These companies produce or distribute products whose demand is not impacted by the economic cycle (or is less impacted relative to cyclical consumer companies). These products include food and drink, household goods, hygiene products, alcohol and tobacco. These are products that people cannot - or do not want to - cut out of their budget, whatever their financial situation.

Currency : Currency of the net asset value. Within the same sub-fund, share classes may exist in different currencies.

Domicile : The domicile or country of establishment is the country in which an investment fund has elected domicile. This may have important tax consequences.

Emerging markets : Emerging markets are markets in transition to a developed economy. These markets are characterised by faster growth than developed markets, but also by greater risks (particularly geopolitical, currency, governance and liquidity risks). Countries such as India, China and Mexico are considered emerging markets.

Equities : Equities.

Exit fees : These are one-off fees that may be charged when you want to exit an investment fund. In particular, these fees protect the returns of other investors in the fund and cover the costs incurred by the fund manager following the sale of fund units.

Front-end load (max.) : Front-end load is a one-off fee, if any, charged on the purchase of units in a fund. They are expressed as a percentage of the capital invested. They correspond to the remuneration covering the creation, legal obligations and marketing of the fund. They are expressed as a percentage of the capital invested and are deducted from the amount invested. In the case of maximum entry charges, the percentage indicated may not be exceeded.

Fund / UCI : The term «fund» is frequently used to designate an Undertaking for Collective Investment (UCI). The term may refer to a sub-fund of a Belgian sicav, a sub-fund of a Luxembourg sicav, a fonds commun de placement or a sub-fund of a fonds commun de placement.

Fund assets : Assets under management for all share classes in a fund.

Management fees and other administrative and operating expenses : These expenses include management fees and distribution fees. Management fees represent the manager's remuneration for managing the invested capital. Distribution fees represent the distributor's remuneration for the services provided. In addition to these costs, there are other miscellaneous costs borne by the fund. These charges are recurring annual charges expressed as a percentage. You do not have to pay these charges when you buy the fund. They are deducted each year from the fund's performance.

Market capitalisation : Market capitalisation is the value, at market price, of all the shares in a company. It is equal to the number of shares in issue multiplied by the share price. A company's market capitalisation can be used as an indication of its size, a company with a larger market capitalisation being considered larger.

Minimum investment : Represents the minimum amount or number of units to be invested in the sub-fund.

Multi-asset : Multi-asset funds invest in different asset classes, such as equities, bonds or cash, for example.

Net asset value (NAV) : The net asset value or NAV is the price or share price of a fund sub-fund. The NAV is calculated by adding together the value of all the products in which the fund invests, then dividing by the number of shares in issue.

Performance fee : the performance fee remunerates the fund manager for returns generated in excess of a predefined target. This (out)performance fee can be calculated in various ways, but is generally calculated as a percentage of the return achieved by the manager in excess of a predefined minimum profitability target. If a fund charges a performance fee, the terms and conditions are detailed in the fund's prospectus.

Return : Indicates how the value of an investment fund has increased (or decreased) over the period shown. The return takes account of current charges, but excludes any entry and exit fees and taxes. Rate sensitivity or Interest rate risk: This is the risk that your investment will depreciate if the interest rate applied to new investments with the same residual term rises.

Risk class : This is the SRI (Synthetic Risk Indicator). It represents the legally required risk score of a sub-fund, expressed on a scale from 1 (lowest risk, potentially lower return) to 7 (highest risk, potentially higher return). The synthetic risk indicator is used to assess the level of risk of this product compared to others. It indicates the probability that this product will incur losses in the event of market movements or if we are unable to pay you.

SFDR : The Sustainable Finance Disclosure Regulation is a European regulation aimed at increasing transparency on how financial market participants integrate sustainability into their investment decisions and advice. It introduces a classification with new information requirements.

Sicav : Open-ended investment company.

Sub-fund : A sicav or fonds commun de placement may consist of different sub-funds, each with its own investment policy. Each sub-fund should be considered as a separate entity. Investors are only entitled to the assets and income of the sub-fund in which they have invested.

Tax on stock market transactions (T.O.B) : The TOB applies to purchases and sales of securities as well as the sale of its accumulation shares by an investment company when these transactions involve Belgian or foreign public funds and are concluded and executed in Belgium. The TOB amounts to a certain percentage of the amount of the transaction. Three rates are applicable depending on the nature of the investment product purchased or sold: 0.12%, 0.35% and 1.32%, with ceilings of €1,300, €1,600 and €4,000 respectively.

Type of fund : Equity fund, bond fund, money market or money market fund, structured fund (with one or other form of capital protection) or multi-asset or mixed fund.

Unit assets : The total assets under management for a share class.

UNPRI : The Principles for Responsible Investment were developed by an international group of institutional investors, reflecting the growing relevance of environmental, social and corporate governance issues to investment practices. The process was convened by the Secretary General of the United Nations. www.unpri.org.

Volatility : The degree to which the price of a share or other financial product, an equity index or a currency fluctuates. The higher the volatility of the investment, the greater the risk incurred by the investor.

Withholding tax : Individual investors in the sub-fund will be subject to withholding tax of 30% on the distribution of dividends (distribution portion) and/or capital gains generated on the sale of shares in one or more sub-funds (capitalisation and/or distribution portion) with more than 10% of debt securities in the portfolio.