



## 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.

### FFG - European Equities Sustainable Moderate (the “sub-fund”), class R Dis (ISIN LU1697916788)

a sub-fund of FFG (the “fund”)

Management Company: Waystone Management Company (Lux) S.A. (the “management company”), 19 rue de Bitbourg, L-1273 Luxembourg, Grand-Duchy of Luxembourg

## Objectives and investment policy

### Objectives

Long-term capital appreciation via a diversified portfolio, while limiting the risk of capital loss and maintaining the level of volatility lower than that of the equity markets. The sub-fund’s investment strategy can be classified as “defensive”.

In addition to its financial objective, the sub-fund generates a tangible social impact, through the intermediary of the Distribution Coordinator (Funds For Good) of the SICAV. Funds For Good pays out either 50% of its net profits or 10% of its turnover (whichever amount is higher) to Funds For Good Impact, which devotes all of its financial resources to the fight against poverty and the creation of jobs by allocating honorary loans and support to disadvantaged people with a business plan, thus enabling them to launch their activity.

### Investment policy

The sub-fund is a feeder sub-fund which invests at least 85% of its net assets in the FFG – European Equities Sustainable sub-fund (the “Master Fund”), the objective of which is to outperform the broad index of European equities.

In order to limit the sub-fund’s exposure to equity market risks, systematic hedging of equity exposure will be implemented. Hedging will limit the fund’s exposure to the equity market to a maximum of 50%.

The EMIX World Europe NTR Index is only used for the purpose of calculating the performance fee. The sub-fund is actively managed.

The currency of the share class is expressed in EUR.

Investors may redeem their shares on each bank business day in Luxembourg.

These shares are distribution shares. Income and capital gains are distributed.

### Recommendation

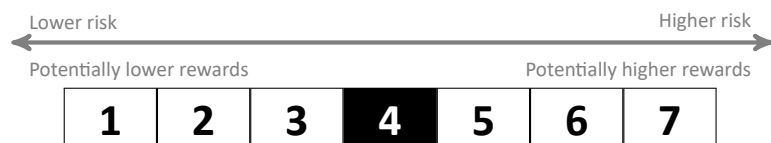
This sub-fund may not be appropriate for investors who plan to withdraw their money within 3 years.

### Environmental, social and governance criteria

The objective of the sub-fund is to offer sustainable investment within the meaning of Article 9 of the Sustainability Regulation and to contribute to a reduction in carbon emissions in order to achieve the long-term targets to limit global warming set by the Paris agreement. The selection of the assets or UCITS or other UCIs making up the sub-fund’s portfolio shall comply with the Responsible Investment Policy of Funds For Good, available in full on [www.fundsforgood.eu](http://www.fundsforgood.eu). This policy covers the following aspects:

1. The removal of a series of companies from its investment universe in accordance with the criteria relating to international treaties, sectors or specific activities.
2. The environmental (20% reduction in the carbon footprint of the equity portion of the portfolio compared to a benchmark equity universe), social or corporate governance criteria of companies in the portfolio.
3. A “Best-in-Universe” policy.

## Risk and reward profile



### What does this synthetic indicator mean?

- The shares of class R Dis are classified in category 4 because the value of the share may be subject to medium variations and consequently the risk of loss and the opportunity of gain may be moderate.
- The risk category has been determined on the basis of historical and simulated data and may not be a reliable indication of the future risk profile. The risk and reward category

shown does not necessarily remain unchanged and the categorisation of the fund may shift over time.

- The lowest category does not mean a risk-free investment.
- Repayment of the initial investment is not guaranteed.

### Which materially relevant risks are not adequately captured by the synthetic indicator?

- The purpose of using listed futures and/or options contracts is to mitigate market and currency risks on the portfolio without being able to completely eliminate these risks.

### How can I get more information about the risks of the sub-fund?

Additional information concerning the risks of investment in the sub-fund is indicated in the corresponding section of the prospectus of the fund which is available at the Management Company and on the website [www.waystone.com](http://www.waystone.com).

# Charges

One-off charges taken before or after you invest	
Entry charge	3.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charge	2.07%
Charges taken from the fund under certain specific conditions	
Performance fee	An over-performance fee pays for the manager's efficiency in managing their hedging. The commission is set at 15% of the over-performance of the hedging, compared to a fixed hedging of 70% on the EMIX index. Over-performance calculated with high-watermark

less. The investor may contact his financial adviser or intermediary to be informed on the actual entry and exit charges.

The conversion of part or all of the shares into shares of another sub-fund or another share class is free of charge.

The current charges shown here combine the costs incurred by both the feeder fund and the master fund.

The ongoing charges relate to the annual charges; they were calculated on 31.12.2021. The ongoing charges may vary from year to year.

The figure of the ongoing charges excludes:

- Performance fee
- transaction charges, except for the charges related to the purchase and the sale of the master fund.

The performance fee calculated for the share class for the most recent business year amounted to 0.00%.

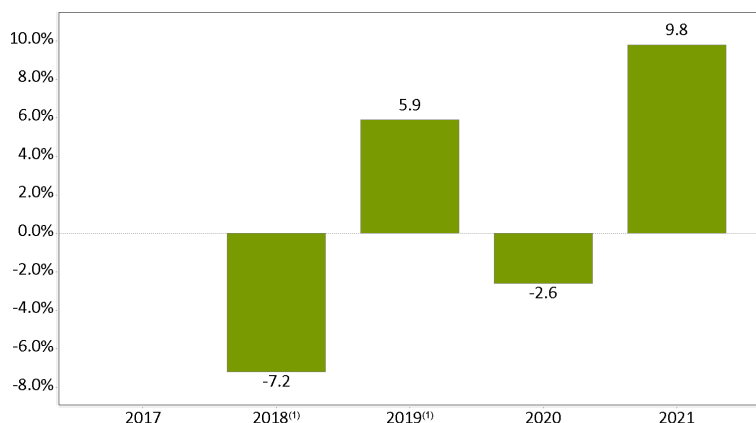
For further information concerning charges, please consult the heading "Commissions et frais à charge du compartiment" of the fund's prospectus, which is available at the registered office of the Management Company and on [www.waystone.com](http://www.waystone.com).

Additional information concerning the performance fee is also available in the prospectus.

The charges paid by an investor are used to cover the running costs of the fund, including the costs of marketing and distribution of shares, including the fees corresponding to an investment in the master fund. These charges reduce the potential increase in value of an investment in this fund.

The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the fund. In some cases, the investor might pay

## Past performance



Past performance is not a reliable indicator of future performance.

All charges and fees, except for the entry and exit charges, were taken into account.

The past performance was calculated in EUR.

The sub-fund was created in 2013.

This share class was created in 2017.

(1) Change of the investment policy as at 24 October 2019.

## Practical information

### Depository

Banque de Luxembourg

### Additional information and availability of the prices

Additional information about the feeder fund and the master fund, copies of their prospectuses, their latest annual and semi-annual report and the latest prices of shares of FFG may be obtained free of charge from the registered office of the Management Company or at [www.waystone.com](http://www.waystone.com).

The prospectus, the latest annual and semi-annual report of the feeder fund and the master fund are available in French. The Management Company may inform you about other languages in which these documents are available.

The details of the up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, are available on [www.waystone.com](http://www.waystone.com). A paper copy will be made available free of charge upon request.

### Liability

FFG may be held liable only 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.

### Taxation

The feeder fund and the master fund are subject to Luxembourg tax legislation. The investor's fiscal residence may have an impact on their personal tax position.

### Specific information

The sub-fund FFG - European Equities Sustainable Moderate may also issue other share classes. Information about other share classes that may be marketed in your country is available at the Management Company.

This key investor information document provides information about a sub-fund of FFG that may consist of several sub-funds. The prospectus and the annual and semi-annual reports are prepared for the entire fund.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

The investor has the right to convert his investment from shares in one sub-fund into shares of the same sub-fund or of another sub-fund. The investor can obtain information about how to subscribe, redeem and convert in the prospectus of the fund.