



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 (the “sub-fund”), class I Acc (ISIN LU1783237768)

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

The FFG - European Equities Sustainable sub-fund will seek long-term capital appreciation through a diversified portfolio of European equities.

In addition to its financial objective, the sub-fund pursues a philanthropic objective through Funds for Good S.A., which is remunerated accordingly. After deducting its operating costs, Funds for Good S.A. pays an amount corresponding at least to the greater multiple between 50% of its profits and 10% of its revenue to social projects. In this sub-fund, donations are directed to the Funds For Good Philanthropy (FFGP) fund which aims to fight poverty, by allocating honour loans to disadvantaged persons with a business project, thus enabling them to start their activity. This approach has been certified by Forum Ethibel.

Investment policy

The sub-fund will seek long-term capital appreciation by investing mainly in shares of European issuers listed and traded on regulated markets. The following are also authorised: rights issued by a company allowing holders to subscribe to additional securities issued by that company, warrants, convertible securities and preferred shares, if issued by companies whose common shares are listed or traded on regulated markets, certificates of deposit.

In order to achieve its objective, the sub-fund may invest a maximum of 10% of its net assets in UCITS and other UCIs (including Exchange Traded Funds (ETFs) that are comparable to UCITS and/or UCIs and are subject to supervision considered to be equivalent by the CSSF). The sub-fund will not invest more than 5% of its net assets in warrants.

The sub-fund's benchmark is the Morgan Stanley Capital International Europe Index (the MSCI Europe index) over periods of several years, which it will seek to outperform. The MSCI Europe Index is a market capitalisation index designed to measure the performance of developed markets in Europe. The MSCI Europe Index currently consists of the following sixteen developed market indices: Austria, Belgium, Denmark, Finland, France, Germany, Ireland, Italy, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom. The benchmark index is only used for comparing performance. The sub-fund is actively managed, which means that the Manager makes investment decisions in order to achieve the sub-fund's investment objective and policy without reference to any benchmark. This active management includes making decisions regarding asset selection, regional allocation, sector views and the overall level of market exposure. The Manager is in no way limited by the components of the benchmark index in the positioning of their portfolio, and the sub-fund may not hold all, if any, of the components of the benchmark index in question.

The sub-fund may also use derivatives (such as equity index futures, bond futures, forward exchange contracts on convertible or non-convertible currencies, options traded on regulated markets, swaps, swaptions, contracts for differences, credit default swaps) to hedge or optimise portfolio exposure.

It is intended that the sub-fund will be managed in order to operate under normal circumstances with long-term exposure only.

It should be noted that in a Master/Feeder structure the sub-fund of the same SICAV FFG European Equities Sustainable Moderate will be the Feeder of this sub-fund, which is considered as the Master in this context.

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 capitalisation shares. Income and capital gains are reinvested.

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. This policy covers the following aspects:

1. The removal from its investment universe of a series of companies or sectors, according to precise criteria linked, among other factors, to their non-compliance with certain international treaties or their involvement in sectors such as tobacco, armaments, fossil fuels, electricity production and commodity speculation.
2. A policy covering Environmental, Social and Governance aspects, aiming, among other things, to reduce the portfolio's carbon footprint and increase its social quality.
3. A Best-in-Universe policy, consisting of promoting investments in the most virtuous companies in terms of their social responsibility, and avoiding less virtuous companies.

Risk and reward profile



What does this synthetic indicator mean?

- The shares of class I Acc are classified in category 6 because the value of the share may be subject to high variations and consequently the risk of loss and the opportunity of gain may be high.
- 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?

- Investing in equities involves issuer risk in the sense that the issuing company could go bankrupt. Investors run the risk of losing a significant amount, or even the full amount, of the value of their investment in these securities.

- The sub-fund's investment in emerging markets is exposed to the risks of instability or political, financial or fiscal uncertainties which may have an adverse effect on the value of these investments or even call into question the sub-fund's ownership rights.

- Investments in debt securities entail a credit risk insofar as the issuer may refuse or be unable to honour all or part of the interest payment or payment of the principal of these securities. Investors run the risk of losing a significant amount, or even the full amount, of the value of their investment in these securities.

- The use of derivative instruments that are not listed on the stock exchange or traded on another regulated market (OTC instruments) entails a counterparty risk insofar as the counterparties of these derivative instruments may, at a certain point, find themselves unable to honour all or part of their commitments towards the sub-fund.

- Share index futures will be used for reducing the risks of the share markets, although it is not possible to completely eliminate such risks.

- There may be other risk factors that investors should take into consideration depending on their personal situation and particular circumstances in the present and future.

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.

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	1.01%
Charges taken from the fund under certain specific conditions	
Performance fee	None

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. 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

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.

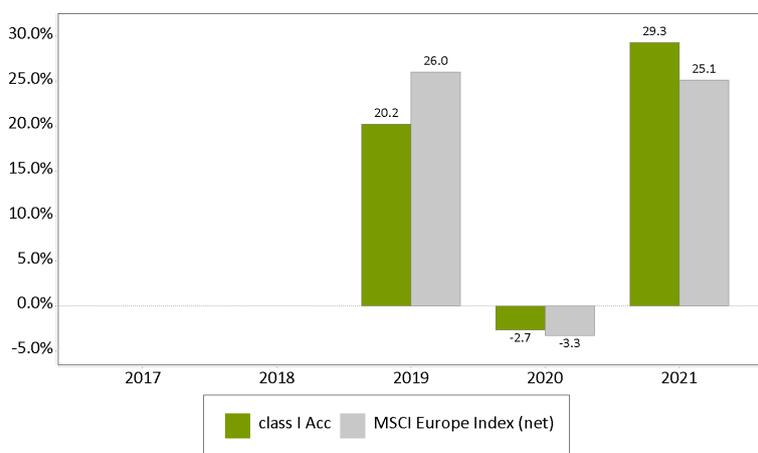
The ongoing charges relate to the annual charges; they were calculated on 31.12.2021. The ongoing charges may vary from year to year.

The figure of the ongoing charges excludes:

- Securities transaction charges, except for the charges related to the purchase and the sale of target funds.

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.

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 2018.

This share class was created in 2018.

The sub-fund does not aim to track the composition of its benchmark index.

Practical information

Depository

Banque de Luxembourg

Additional information and availability of the prices

Additional information about the fund, copies of its prospectus, its 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 on www.waystone.com.

The prospectus, the latest annual and semi-annual report of the 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. 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 fund is subject to Luxembourg tax legislation. The investor's fiscal residence might have an impact on his personal tax position.

Specific information

The sub-fund FFG - European Equities Sustainable 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.