



## 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 - Global Flexible Sustainable (the “sub-fund”), class R Dis (ISIN LU1697916861) 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 objective of the sub-fund is to achieve a medium-turn return exceeding a bond investment in EUR.

Besides its financial objective, the sub-fund generates a tangible social impact. Funds For Good (fund distribution coordinator) pays out half of its profits to Funds For Good Impact, a socially responsible company fighting poverty through job creation, which allocates honorary loans and offers support to disadvantaged people with a business plan.

### Investment policy

Investments in the sub-fund are without geographic, sectoral and monetary restrictions and made in equities, bonds and money market instruments or in cash.

The manager invests in the various instruments and asset classes according to their valuations. It may invest in Exchange Traded Commodities (ETC) in precious metals and up to a maximum of 10% of its net assets in UCITS and other UCIs, including Exchange Traded Funds (ETF). The manager may use derivative products and instruments (such as equity index futures, bond futures, convertible or non-convertible currency futures, options traded on regulated markets for hedging purposes or to optimise portfolio exposure). He may invest up to 10% of its holdings in Chinese A shares via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect.

The sub-fund is actively managed, it is not limited by any component and is not subject to a benchmark index.

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 assets of the portfolio 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?

- 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.
- Investments in China are subject to any political, social and diplomatic events that may occur in China or that may concern China. Investors' attention is drawn to the fact that any change in China's policy could have a negative impact on the securities markets in China as well as on the performance of the sub-fund.

### 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	1.49%
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.

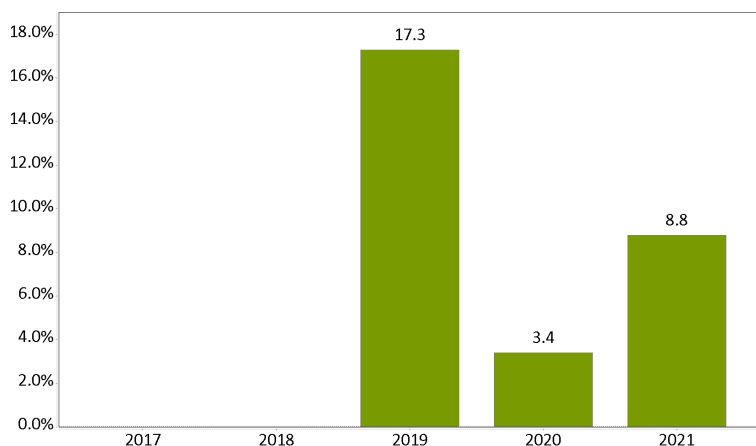
The ongoing charges relate to the annual charges; they were calculated on 31.12.2021. The ongoing charges may vary from year to year.

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](http://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 2017.

This share class was created in 2018.

## Practical information

### Depositary

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](http://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](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 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 - Global Flexible 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.