

## KEY INFORMATION DOCUMENT

**PURPOSE** - This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

# Allianz Oriental Income Share Class A (EUR)



ISIN LU1752425543

WKN A2JBTT

## PRODUCT

**Allianz Oriental Income** (the "Sub-Fund") is a sub-fund of Allianz Global Investors Fund which is established as a Luxembourg domiciled SICAV and managed by Allianz Global Investors GmbH, part of group Allianz Global Investors. This Sub-Fund is authorised and regulated by Commission de Surveillance du Secteur Financier in Luxembourg ([www.cssf.lu](http://www.cssf.lu)).

Allianz Global Investors GmbH, a German capital management company, is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) in Germany ([www.bafin.de](http://www.bafin.de)). For more information on this Sub-Fund, please refer to <https://regulatory.allianzgi.com> or call +352 463 463 1.

This key information document is accurate as at 16.02.2024.

## WHAT IS THIS PRODUCT?

### TYPE

This Sub-Fund is a UCITS according to European Directive 2009/65/EC.

### TERM

The Sub-Fund has been set-up for an indefinite period of time. In accordance with the Sub-Fund's rules, the assets belonging to the Sub-Fund are owned jointly by the Sub-Fund's shareholders. A general meeting of the Sub-Fund's shareholders may terminate the Sub-Fund's management according to the Sub-Fund's rules. In this case, the Sub-Fund's appointed depository will either entrust the Sub-Fund's management to another management company or the Sub-Fund's appointed depository will liquidate the Sub-Fund and distribute the proceeds to the Sub-Fund's shareholders.

### OBJECTIVES

Long-term capital growth by investing in Asia-Pacific Equity and Bond markets.

More than 50% of Sub-Fund assets are invested in Equities and min. 40% of Sub-Fund assets in Equities in accordance with the investment objective. Max. 50% of Sub-Fund assets may be invested in bonds. Max. 30% of Sub-Fund assets may be invested into the China A-Shares market. Sub-Fund assets may be invested in Emerging Markets. Sub-Fund assets may not be invested in High-Yield bonds bearing a typically higher risk and higher potential of gains. Max. 20% of Sub-Fund assets may be invested in ABS and/or MBS with a rating of at least BBB-. Max. 50% of Sub-Fund assets may be held in deposits and/or invested directly in Money Market Instruments and/or (up to 10% of Sub-Fund assets) in money market funds on temporary basis for liquidity management and/or defensive purpose. All bonds and money market instruments must have at the time of acquisition a rating of at least B- or a comparable rating from a recognised rating agency. Sub-Fund classifies as "equity-fund" according to German

Investment Tax Act (GITA).

We manage this Sub-Fund in reference to a Benchmark which plays a role for the Sub-Fund's performance objectives and measures. We follow an active management approach with the aim to outperform the Benchmark. Our deviation from the investment universe, weightings and risk characteristics of the Benchmark is likely to be significant in our own discretion, therefore the minority of the Sub-Fund's investments (excluding derivatives) may consist of components of the Benchmark.

Benchmark: MSCI AC Asia Pacific Total Return Net (in EUR).

You may redeem shares of the Sub-Fund usually on each business day. We usually distribute the income of the Sub-Fund on a yearly basis.

SFDR Category – Article 6 (a financial product that does not consider the EU criteria for environmentally sustainable economic activities)

**Depository:** State Street Bank International GmbH - Luxembourg Branch

For more information (e.g. Prospectus, Annual reports etc.), please see "OTHER RELEVANT INFORMATION".

### INTENDED RETAIL INVESTOR

The Sub-Fund is aimed at retail investors with basic knowledge and/or experience of financial products. Prospective investors should be capable of bearing a financial loss and should not attach any importance to capital protection.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### RISK INDICATOR

← Lower risk

Higher risk →



The risk indicator assumes you keep the Sub-Fund for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early and/or you may have to pay significant extra costs to cash in early. You may not be able to sell your Sub-Fund easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this Sub-Fund compared to other products. It shows how likely it is that the Sub-Fund will lose money because of movements in the markets or because we are not able to pay you. We have classified this Sub-Fund as 4 out of 7, which is a medium risk class

### PERFORMANCE SCENARIOS

The figures shown include all the costs of the Sub-Fund itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. What you will get from this Sub-Fund depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-Fund and/or suitable benchmark over the last 10 years. Markets could develop very differently in the future. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario occurred for an investment between 12/2021 and 1/2024. The moderate scenario occurred for an investment between 8/2018 and 8/2023. The favourable scenario occurred for an investment between 2/2016 and 2/2021.

**Recommended holding period: 5 YEARS**

**Example Investment: 10,000 EUR**

| Scenarios           |  | If you exit after 1 year | If you exit after 5 years |
|---------------------|--|--------------------------|---------------------------|
| <b>Minimum</b>      | <b>There is no minimum guaranteed return. You could lose some or all of your investment.</b> |                          |                           |
| <b>Stress</b>       | <b>What you might get back after costs</b>   | 2,220 EUR                | 2,340 EUR                 |
|                     | <i>Average return each year</i>  | -77.8 %                  | -25.2 % each year         |
| <b>Unfavourable</b> | <b>What you might get back after costs</b>   | 7,740 EUR                | 9,110 EUR                 |
|                     | <i>Average return each year</i>  | -22.6 %                  | -1.8 % each year          |
| <b>Moderate</b>     | <b>What you might get back after costs</b>   | 10,450 EUR               | 16,120 EUR                |
|                     | <i>Average return each year</i>  | 4.5 %                    | 10.0 % each year          |
| <b>Favourable</b>   | <b>What you might get back after costs</b>   | 16,730 EUR               | 22,920 EUR                |
|                     | <i>Average return each year</i>  | 67.3 %                   | 18.0 % each year          |

### WHAT HAPPENS IF ALLIANZ GLOBAL INVESTORS GMBH IS UNABLE TO PAY OUT?

The Sub-Fund assets are strictly kept separate from other funds' assets and the management company's own assets.

The Sub-Fund is neither liable for other funds' assets nor liable for liabilities of the management company, this applies also to liabilities of the management company arising from legal transactions which it concludes for the collective account of the Sub-Fund's investors.

Therefore, neither an insolvency of the management company nor of the Sub-Fund's appointed depository will result in an investor losing money in the Sub-Fund.

In case of insolvency of the management company, the Sub-Fund's depository will either liquidate the Sub-Fund and distribute the proceeds to Sub-Fund's investors or entrust its management to another management company.

### WHAT ARE THE COSTS?

The person advising on or selling you this Sub-Fund may charge you other costs. If so, this person will provide you with information

about these costs and how they affect your investment.

## COSTS OVER TIME

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the Sub-Fund and how well the Sub-Fund does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the Sub-Fund performs as shown in the moderate scenario
- 10,000 EUR is invested

|                               | If you exit after 1 year | If you exit after 5 years |
|-------------------------------|--------------------------|---------------------------|
| <b>Total costs</b>            | 724 EUR                  | 2,783 EUR                 |
| <b>Annual cost impact (*)</b> | 7.2 %                    | 3.6 % each year           |

(\*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 13.6 % before costs and 10.0 % after costs.

## COMPOSITION OF COSTS

### One-off costs upon entry or exit

|                    |  | If you exit after 1 year: |
|--------------------|--|---------------------------|
| <b>Entry costs</b> | 5.00 % of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the Sub-Fund will inform you of the actual charge. | 488 EUR                   |
| <b>Exit costs</b>  | We do not charge an exit fee for this Sub-Fund, but the person selling you the Sub-Fund may do so.   | 0 EUR                     |

### Ongoing costs

|  |   |         |
|--|---|---------|
| <b>Management fees and other administrative or operating costs</b> | 1.85 % of the value of your investment per year. This is an estimate based on actual costs over the last year.  | 173 EUR |
| <b>Transaction costs</b>   | 0.63 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the Sub-Fund. The actual amount will vary depending on how much we buy and sell. | 63 EUR  |

### Incidental costs taken under specific conditions

|                         |  |       |
|-------------------------|--|-------|
| <b>Performance fees</b> | There is no performance fee for this Sub-Fund. | 0 EUR |
|-------------------------|--|-------|

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

### Recommended holding period: 5 years

Due to its investment strategy, the Sub-Fund's value may vary considerably over the short time. You should therefore stay invested for at least 5 years to profit from gains on the longer term. If you disinvest earlier, there is a higher risk that you might get back only poor returns, or not even the sum you invested. The

Sub-Fund is open-ended which means you can redeem money back at every NAV calculation and without having to pay penalties. If applicable to your Sub-Fund you will pay the exit fees only. The detailed procedure to redeem from the Sub-Fund is described in the Prospectus.

## HOW CAN I COMPLAIN?

Please contact the complaint management team using the details below. They will oversee the processing of the complaint by the different lines of business involved until its resolution and will ensure that potential conflicts of interest are identified and handled appropriately.

Allianz Global Investors GmbH, Compliance, Bockenheimer Landstrasse 42-44, D-60323 Frankfurt am Main, Germany

**Phone number:** +49 69 24431 140

**Website:** <https://regulatory.allianzgi.com/en/investors-rights>

**Email address:** [investorrightsandcomplaints@allianzgi.com](mailto:investorrightsandcomplaints@allianzgi.com)

## OTHER RELEVANT INFORMATION

Pre-Contractual/Website Disclosure SFDR Information can be found using the link <https://regulatory.allianzgi.com/en/sfdr>

The Sub-Fund is subject to tax laws and regulations in Luxembourg, and this might have an impact on your personal tax position. For further advice please contact your tax advisor. You may switch into shares of another sub-fund of this SICAV which might trigger entry charges. The assets of each sub-fund are segregated from other sub-funds of this SICAV. The Prospectus and the reports refer to all sub-funds of this SICAV. Allianz Global Investors GmbH may be held liable solely based on any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Sub-Fund.

For further details on the Sub-Fund go to the regulatory website: <https://regulatory.allianzgi.com>, select your country, fund and look at regulatory information or documents provided where you can find:

- Share prices, remuneration policy, regulatory documents including the Prospectus, Annual report in English and selected languages. Also available free of charge from Allianz Global Investors GmbH, Luxembourg Branch, 6A, route de Trèves, L-2633 Senningerberg, Luxembourg.
- Past performances up to 10 years and performance scenarios