

# 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.

## PRODUCT

# AUSBIL Global Essential Infrastructure, I - Capitalisation, a sub-fund of NYLIM GF, SICAV

<b>Manufacturer:</b>	Candriam, a New York Life Investments group entity.
<b>ISIN:</b>	LU2082382990
<b>Website:</b>	<a href="http://www.candriam.com">www.candriam.com</a>
<b>Contact:</b>	Call +352 27 97 24 25 for more information
<b>Competent Authority:</b>	The Commission de Surveillance du Secteur Financier (CSSF) is in charge of the control of Candriam with regard to this key information document. . This product is authorised in Luxembourg. Candriam is approved in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

This key information document is valid as at 2024-03-01.

## WHAT IS THIS PRODUCT?

**Type:** This product is a share class (I) of a sub-fund (AUSBIL Global Essential Infrastructure) of an investment company with variable capital (SICAV) under Luxembourg law (NYLIM GF), Undertakings for Collective Investment in Transferable Securities (UCITS).

**Term:** Open-ended.

### Objectives:

#### Principal assets traded:

The fund predominantly invests in listed global infrastructure securities issued by companies operating in developed markets (including investment trusts).

#### Investment strategy:

The fund seeks to achieve capital growth, under normal market conditions, by investing in the principal assets traded.

Within the limits of the fund's objective and investment policy, the management team makes investment choices in the portfolio principally based on a fundamental investment process. The management team will buy listed equity securities (including but not limited to common stocks and investment trusts) in companies that have assets that are "essential" for the basic infrastructure and functioning of a society based on their views on the long term cash flows and the quality of the company.)

The fund promotes, among other characteristics, environmental and/or social characteristics without having a sustainable investment objective. The analysis of ESG (Environmental, Social and Governance) aspects is integrated into the selection, analysis and overall assessment of companies. The Fund also seeks to exclude investments in companies that do not comply with certain internationally recognised standards and principles, or that are significantly exposed to certain controversial activities.

Under certain conditions, the analysis and selection process may also be accompanied by active stewardship, in particular through dialogue with the companies and, as a shareholder, through voting at general meetings. For further information, please refer to the website [www.ausbil.com.au/products/SFDR](http://www.ausbil.com.au/products/SFDR).

The fund may use derivative products both for investment and hedging purposes (hedging against unfavourable future financial events).

#### Benchmark: /.

The fund is actively managed and the investment approach does not imply a reference to a benchmark.

**Redemption of shares:** On request, every day, in Luxembourg.

**Allocation of income:** Reinvestment.

#### Intended retail investor:

This product is for investors who meet the conditions for accessing the product in question (see prospectus) with any level of knowledge and experience who are looking for Capital Growth. This product can be used as a core holding or a component of a diversified portfolio for investments with an investment horizon of 5 years. Investors should understand the product risks and only invest if they can bear potentially substantial losses.

#### General information:

**Depository bank:** CACEIS Bank, Luxembourg Branch.

#### Other information:

This document provides a description of a share class of a sub-fund of NYLIM GF. The prospectus and periodical reports are established for all the sub-funds. There are other share classes and these are listed in the prospectus.

Investors may apply for the conversion of their shares into shares of another class of the same sub-fund or into shares of a class of another sub-fund of the fund, based on the eligibility criteria and following the procedures available through their financial intermediary.

The sub-fund is only liable for the debts, liabilities and obligations that can be charged to it.

Additional information about the fund can be found in the prospectus and the periodical reports, which may be obtained free of charge on request from Candriam or viewed at any time on the website [www.candriam.com](http://www.candriam.com). These documents are available in one of the languages approved by the local authority of each country where the fund is authorised to market its shares or in a common language in the international finance sphere. All other practical information, in particular the latest share price, is available from the places shown above.

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



The risk indicator assumes you keep the product for 5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

### Risk Indicator

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 class 4 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 the capacity to pay you.

**Other risk(s) materially relevant not included in the summary risk indicator:** Liquidity. Concentration. Sustainability.

This product does not include any protection from future market performance so you could lose some or all of your investment.

### Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your adviser 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 product 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 product and/or a 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.

Unfavourable: This type of scenario occurred for an investment between 04/2022 and 01/2024.

Moderate: This type of scenario occurred for an investment between 09/2017 and 08/2022.

Favourable: This type of scenario occurred for an investment between 11/2016 and 10/2021.

Recommended holding period: Example Investment:		5 years 10 000 USD	
		If you exit after 1 year	If you exit after 5 years
<b>Scenarios</b>			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<i>What you might get back after costs</i>	<b>1 390 USD</b>	<b>1 450 USD</b>
	Average return each year	- 86.11%	- 32.08%
<b>Unfavourable</b>	<i>What you might get back after costs</i>	<b>8 900 USD</b>	<b>8 950 USD</b>
	Average return each year	- 11.00%	- 2.20%
<b>Moderate</b>	<i>What you might get back after costs</i>	<b>10 460 USD</b>	<b>13 900 USD</b>
	Average return each year	4.63%	6.80%
<b>Favourable</b>	<i>What you might get back after costs</i>	<b>12 770 USD</b>	<b>16 320 USD</b>
	Average return each year	27.67%	10.30%

## WHAT HAPPENS IF CANDRIAM IS UNABLE TO PAY OUT?

As the Funds' assets are held with the depositary, they are not part of the assets of Candriam in case of bankruptcy and cannot be seized by the creditors of Candriam. Nevertheless, investors run the risk to suffer a financial loss in case of the default of Candriam.

In case of default of the depositary, the risk of a financial loss is mitigated to some extent as the Fund's assets are legally segregated from the assets of the depositary.

The potential financial loss associated with the default of Candriam is not covered by an investor compensation or guarantee scheme.

## WHAT ARE THE COSTS?

The person advising on or selling you this product 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 product and how well the product 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 product performs as shown in the moderate scenario.

- USD 10 000 is invested.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	<b>121 USD</b>	<b>863 USD</b>
Annual cost impact (*)	1.2%	1.3% 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 8.1% before costs and 6.8% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

If the fund is part of another product, such as an insurance product, the costs shown here do not include any additional costs you may incur.

## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	We do not charge any entry fee.	0 USD
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 USD
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	0.93% of the value of your investment per year. This is an estimate based on actual costs over the last year.	94 USD
<b>Transaction costs</b>	0.27% 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 product. The actual amount will vary depending on how much we buy and sell.	27 USD
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	There is no performance fee for this product.	N/A

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

**Recommended holding period: 5 years**

The selection of the recommended holding period depends on the underlying investments type as well as the level of associated risk (from high to low risk). For example, "equity" products (with a high level of risk) generally have a recommended holding period of 6 years (long-term period), "bond or money market" products (with a lower risk profile) have a shorter recommended holding period (generally between 2 and 4 years for bonds products or less than 1 year for money market products - medium-term/short-term period). "Mixed" products generally have a recommended holding period between 3 and 5 years, depending on the weight of the underlying instruments type. The recommended holding period for "Alternative-type" products is generally 3 years.

The investor may request for the redemption of its shares, at any time, under the conditions set out in the section "What are the costs?". A decision to shorten your holding period, compared to the recommended one, may increase the impact of potential fees on the performance profile.

## HOW CAN I COMPLAIN?

Complaints about this product or about the conduct of the product manufacturer or the person advising on, or selling, the product:

Postal address: Candriam, SERENITY – Bloc B, 19-21, route d'Arlon – L-8009 Strassen  
 Website: <https://contact.candriam.com>  
 E-mail: [complaints@candriam.com](mailto:complaints@candriam.com)

## OTHER RELEVANT INFORMATION

Alongside with this document, please read the prospectus on the website [www.candriam.com](http://www.candriam.com).

The past performance of this product for 3 years can be accessed via the following link: <https://www.candriam.com/documents/redirect/Candriam/KPP/en/LU2082382990>. Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. However, it can help you to assess how the fund has been managed in the past.

Past performance scenario calculations are available via the following link: <https://www.candriam.com/documents/redirect/Candriam/KMS/en/LU2082382990>.

Details of the up-to-date remuneration policy, including the composition of the remuneration committee and an overview of how remuneration and benefits are determined, are available on the website [https://www.candriam.com/siteassets/legal-and-disclaimer/external\\_disclosure\\_remuneration\\_policy.pdf](https://www.candriam.com/siteassets/legal-and-disclaimer/external_disclosure_remuneration_policy.pdf).

Upon request, a paper copy of the remuneration policy can be obtained from the Management Company free of charge.