

## 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

### TRIGON - New Europe Fund Class E EUR (Currency: EUR)

**ISIN: LU1687403367**

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company: IPConcept (Luxembourg) S.A., société anonyme

Website: [www.ipconcept.com](http://www.ipconcept.com)

Call +352 2602481 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxembourg) S.A., société anonyme in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg.

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Date of production of the Key Information Document: 26/02/2024

## What is this product?

### Type

The product is a share class of the sub-fund TRIGON - New Europe Fund, which is part of TRIGON (the "umbrella fund"), a Luxembourg investment fund (fonds commun de placement - FCP) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

### Term

The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund may be dissolved at any time by the Management Company.

### Objectives

#### Investment objective

The objective of the investment policy for TRIGON - New Europe Fund is to achieve reasonable growth in the sub-fund currency while taking account of the investment risk. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the fund manager in accordance with the criteria defined in the investment objectives / investment policy. The sub-fund is not managed using an index as a reference basis.

#### Investment policy

In order to achieve the investment objective of the sub-fund TRIGON - New Europe Fund a minimum of 90 % of the net sub-fund assets will be invested in shares traded on the regulated markets of the countries that joined the European Union in 2004 and later and of the countries that are expected to join the European Union. A maximum of 10 % of the net sub-

fund assets may be invested in liquid funds. The Fund may not invest more than 10 % of its net asset value in money market instruments, certificates, structured products and bonds.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

#### Dividend policy

The income remains in the fund.

#### Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethnic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances.

#### Intended retail investor

The fund is aimed at all types of investors who pursue the goal of asset accumulation or asset optimisation and wish to invest for the medium term to long term. They should be able to bear losses up to the amount of the capital invested.

#### Depository

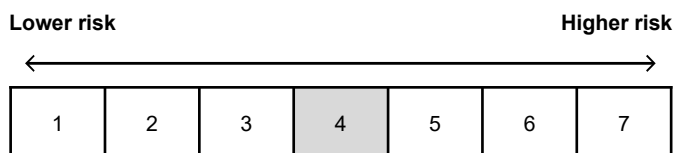
The depository of the fund is DZ PRIVATBANK S.A., société anonyme, with its registered office at L-1445 Strassen, Luxembourg, 4, rue Thomas Edison.

#### Further information

For the full criteria, please refer to the sales prospectus in the section "Risk profile" of the sub-fund TRIGON - New Europe Fund.

## What are the risks and what could I get in return?

### Risk indicator



lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 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 our capacity to pay you.

**Please be aware of currency risk** if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

Please see the sales prospectus for further information.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.



The risk indicator is based on the assumption that you will hold the product for 5 years.

If you cash in the investment early, the actual risk may differ significantly and you may get back less.

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

## 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 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 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 a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
<b>Minimum</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress</b>	What you might get back after costs	1,820 EUR	1,900 EUR
	Average return each year	-81.80%	-28.26%
<b>Unfavourable</b>	What you might get back after costs	6,290 EUR	6,750 EUR
	Average return each year	-37.10%	-7.56%
<b>Moderate</b>	What you might get back after costs	9,990 EUR	10,050 EUR
	Average return each year	-0.10%	0.10%
<b>Favourable</b>	What you might get back after costs	17,460 EUR	17,080 EUR
	Average return each year	74.60%	11.30%

The stress scenario shows what you might get back in extreme market circumstances.

Unfavourable scenario: This scenario occurred for an investment between March 2015 and March 2020, using an appropriate benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between February 2018 and February 2023, using an appropriate benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between December 2018 and December 2023, using an appropriate benchmark for the calculation.

## What happens if IPConcept (Luxemburg) S.A., société anonyme is unable to pay out?

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

## 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 performs, if applicable. The amounts shown here are illustrations based on an 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.
- 10,000 EUR will be invested.

	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	255 EUR	1,344 EUR
<b>Annual cost impact (*)</b>	2.6%	2.5% 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 2.6 % before costs and 0.1 % 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.

### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	We do not charge an entry fee.	0 EUR
<b>Exit costs</b>	We do not charge an exit fee.	0 EUR
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	2.32% of the value of your investment per year. This is an estimate based on actual costs over the last year.	232 EUR
<b>Transaction costs</b>	0.23% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	23 EUR
Incidental costs taken under specific conditions		
<b>Performance fees (and carried interest)</b>	There is no performance fee for this product	0 EUR

## How long should I hold it and can I take money out early?

**Due to the risk and return profile, we recommend a holding period of at least 5 years for this product.**

You can, however, return the product in compliance with the return modalities stated in the sales prospectus. Early redemption can have a significant impact on the risk and return profile. The redemption may be temporarily suspended if there are circumstances which require a suspension and this is justified taking into account the interests of the investors.

## How can I complain?

In case of complaints, you may write to IPConcept (Luxembourg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to [info.lu@ipconcept.com](mailto:info.lu@ipconcept.com). Further information can also be found on the following website: [www.ipconcept.com](http://www.ipconcept.com). Complaints about the person advising on or selling the product may be addressed directly to that person.

## Other relevant information

Further information on the sub-funds, the current sales prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in English) may be obtained at no charge during normal business hours from the management company, the depositary, the distributor(s) and the paying agent(s).

Other practical information and the current share prices are available at any time on the website of the management company and may also be requested free of charge from the aforementioned agents. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the management company's website. A hard copy may also be requested free of charge from the aforementioned agents.

The tax laws in the member state in which the fund originated may influence your personal tax situation. Please consult your tax advisor about the tax implications of investing in the fund.

This key information describes a share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund.

Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares and the related charges can be found in the detailed sales prospectus.

The management company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus.

Information on the past performance of the product for the last up to 10 years including calculations of past performance scenarios can be found free of charge at: [https://www.ipconcept.com/ipc/en/funds\\_overview.html](https://www.ipconcept.com/ipc/en/funds_overview.html).

Further documents are also available on the management company's website at <https://www.ipconcept.com>.

Swiss investors may receive copies of the prospectus (incl. management regulations or articles of association), the key information document as well as the annual and semi-annual report free of charge from the representative in Switzerland, IPConcept (Schweiz) AG, Münsterhof 12, CH-8022 Zurich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Münsterhof 12, CH-8022 Zurich.