

# 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.

## Quoniam Funds Selection SICAV - European Equities EUR I dis

Quoniam Funds Selection SICAV - European Equities EUR I dis is a share class of the Quoniam Funds Selection SICAV - European Equities sub-fund of the Quoniam Funds Selection SICAV investment fund (hereinafter referred to as "Fund").

Securities ID no.(WKN)/ISIN: A12C7B / LU1120174377

The Fund is managed by Union Investment Luxembourg S.A., Luxembourg. As part of the Union Investment Group, Union Investment Luxembourg S.A. is affiliated to the Volksbanken Raiffeisenbanken cooperative financial network.

### Objectives and investment policy

The objective of Quoniam Funds Selection SICAV - European Equities is to achieve long-term capital growth, in addition to generating income in line with market conditions. The assets to be acquired for this Fund are identified on a discretionary basis using a consistent investment process ("active management").

As a result, sustainability criteria are used as a basis for the sub-fund when investing its assets.

The sub-fund's assets will mainly be invested in equities and/or participation certificates or rights included in an organised market and admitted for official trading within and outside the EEA. Furthermore, the sub-fund may invest in share certificates, convertible bonds, warrant bonds, index certificates and warrants. The sub-fund's assets may also be invested in money market instruments and bank deposits. Derivatives may be used for investment and hedging purposes.

The investment strategy uses a benchmark (MSCI EUROPE) as orientation, which is to be outperformed. To this end, no attempts are made to replicate the assets included in the benchmark. The Fund management may deviate significantly from this benchmark and invest in stocks that are not part of the benchmark.

Income arising from Quoniam Funds Selection SICAV - European Equities EUR I dis is generally distributed.

In principle, investors may request the redemption of their units on any valuation day. The company can, however, suspend redemptions under exceptional circumstances if it deems this to be in the interests of investors.

### Risk and reward profile

Typically lower rewards

Lower risk

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Typically higher rewards

Higher risk

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1	2	3	4	5	6	7
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This risk indicator is based on historical data and may not be a reliable indication of future performance. The share class risk category may shift over time and does not constitute a guarantee. The lowest category (1) does not mean that investments are entirely risk-free.

Quoniam Funds Selection SICAV - European Equities EUR I dis is in category 6 because its value is subject to very high variations. This means that opportunities for profits and losses may be very high.

The following risks have no direct influence on this classification, but may be significant for the Fund:

**Liquidity risks:** The Fund invests a significant portion of its assets in financial instruments which are sufficiently liquid by nature, but may reach a relatively low level of liquidity in some circumstances.

**Operational risks:** There is the risk of losses resulting from the inadequacy or failure of internal procedures and systems, from human error or as a result of external events. New or amended legislation may also affect the Fund.

A detailed presentation of the risks can be found in the sections of the sales prospectus entitled "General risk information", "Risk profile of the Sub-Fund" and, where applicable, "Special information".

## Charges

One-off charges taken before or after you invest:

<b>Entry charge:</b>	No entry charge is levied.
<b>Exit charge:</b>	No exit charge is levied.

Charges taken from Quoniam Funds Selection SICAV - European Equities EUR I dis over a year:

<b>Ongoing charges:</b>	0.72 %
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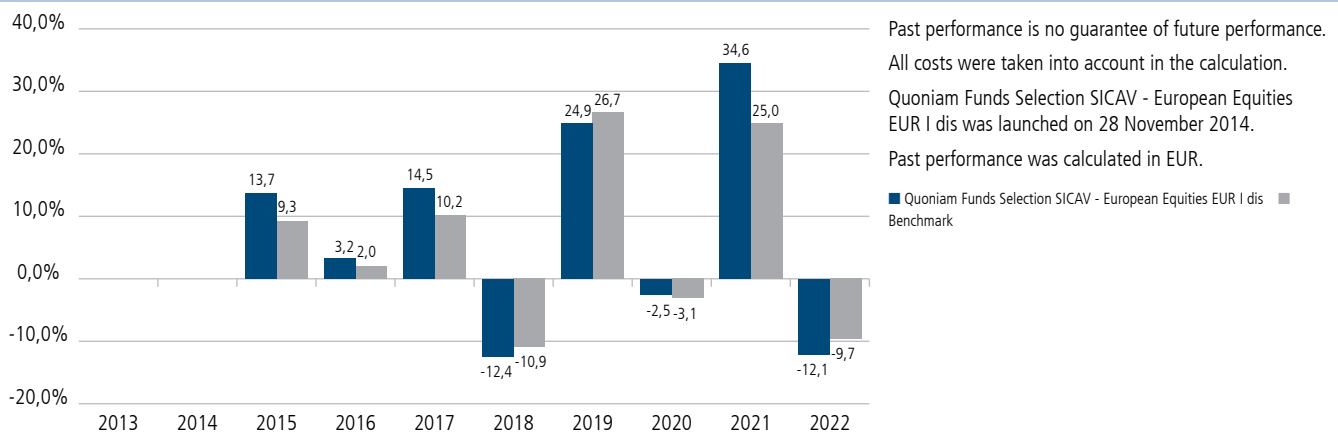
Charges taken from Quoniam Funds Selection SICAV - European Equities EUR I dis under certain specific conditions:

<b>Performance fee:</b>	None
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The management and custody of the Fund's assets and the distribution and marketing of the Fund's units are financed from the fees and other charges. The charges incurred reduce the investor's opportunities for returns.

The ongoing charges for Quoniam Funds Selection SICAV - European Equities EUR I dis shown here were incurred during the past financial year which ended on 30 September 2023. Ongoing charges do not include transaction costs, and may vary from year to year. They deviate from the ongoing charges which are indicated as part of cost information in line with EU Directive 2014/65/EU. Additional information regarding costs can be found in the section entitled "Costs of the Company and its sub-funds" of the Sales Prospectus (which can be accessed via the website [union-investment.com](http://union-investment.com)).

## Past performance



## Practical information

The Fund's custodian is DZ PRIVATBANK S.A., Luxembourg.

The Sales Prospectus, Articles of Association, the current annual and semi-annual reports as well as further information on the Fund (all in German) are available at [www.union-investment.com](http://www.union-investment.com). Upon request, you can also obtain paper versions free of charge from the sales offices indicated in the "Sales and paying agents" section of the Sales Prospectus. The Sales Prospectus also features further information on the Fund. Share prices are published regularly on our homepage ([www.union-investment.com](http://www.union-investment.com)).

Details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, and the identities of persons responsible for allocating the remuneration and other benefits, can be found under "Guidelines" on our website ([union-investment.com](http://union-investment.com)). A hard copy will be provided free of charge upon request.

Quoniam Funds Selection SICAV - European Equities EUR I dis is subject to Luxembourg tax regulations. This may affect how you/your returns from Quoniam Funds Selection SICAV - European Equities EUR I dis are taxed.

This document relates to share class Quoniam Funds Selection SICAV - European Equities EUR I dis.

Union Investment Luxembourg S.A. 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 sales prospectus.

The Fund and Union Investment Luxembourg S.A. are authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF).

This key investor information is accurate as at 20 October 2023.