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

Name of Product: The **Quoniam Funds Selection SICAV - Global Equities MinRisk EUR hedged I dis** is a share class of the sub-fund Quoniam Funds Selection SICAV - Global Equities MinRisk of the investment fund Quoniam Funds Selection SICAV (hereinafter referred to as the "Fund").
Name of PRIIP manufacturer: Union Investment Luxembourg S.A., Union Investment Group.
ISIN: LU1120174617
Website: https://www.union-investment.lu
Call: 00352 2640-9500
Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Union Investment Luxembourg S.A. in relation to this Key Information Document.
This PRIIP is authorised in Luxembourg, Austria, Germany, France, Great Britain, Norway.
Date of the key information document: 20 november 2026

What is this product?

This document provides key investor information for this sub-fund. With reference to Article 181(5) of the Law of 17 December 2010, each sub-fund within the Fund is only liable for the debts, obligations and liabilities relating to that sub-fund. Each individual sub-fund therefore forms a separate unit in relation to the unitholder. The unitholder of a sub-fund may convert some or all of its units into units of another sub-fund subject to the imposition of any applicable issue taxes. The conversion from one sub-fund to another takes place on the basis of conversion applications made with the Management Company in accordance with the provisions of the Sales Prospectus.

Type: The Fund is an investment fund established in Luxembourg.

Term: The Fund has an unlimited term. The Fund may be wound up at any time by the Management Company in accordance with the provisions laid down in the Sales Prospectus. They may request the redemption of their shares from the Company. For details on return options, please refer to the section "How long should I hold the investment and can I withdraw money early?".

Objectives: The objective of Quoniam Funds Selection SICAV - Global Equities MinRisk is to achieve long-term capital growth at low overall risk, 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").

The investment strategy uses a benchmark (MSCI WORLD) 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.
With the MinRisk strategy, the aim of achieving an investment with a low overall risk compared to the benchmark is being pursued for the Fund. The aim of outperforming the benchmark on a risk-adjusted basis is also being pursued. Moreover, sustainability criteria are used as a basis for the sub-fund when investing its assets.
The investment decisions are made according to a structured investment process. For individual investment instruments, fundamental information about companies and markets is processed using quantitative methods for yield forecasts. Sustainability criteria are also taken into account. The portfolio is compiled in an optimisation step in which yield forecasts and risk parameters are coordinated with each other. This creates actively managed, risk-controlled portfolios. The investment approach differs from other investment approaches in processing the collected information.
The sub-fund's assets will mainly be invested in international equities and equity-like transferable securities, including from emerging markets. 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.
Income arising from Quoniam Funds Selection SICAV - Global Equities MinRisk EUR hedged I dis is generally distributed.

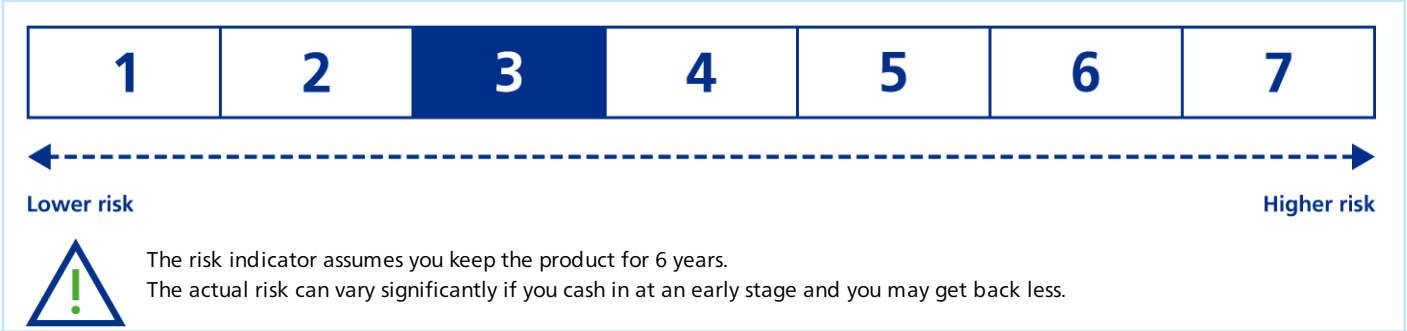
The Depositary of the Fund is the DZ PRIVATBANK AG Luxembourg branch, Luxembourg.

The prospectus and the current annual and semi-annual reports, the current share prices and further information on the Fund are available free of charge in English at https://www.union-investment.com.

Intended retail investor: The Fund is aimed at retail investors. These clients pursue the goal of wealth creation / optimisation and have a long-term investment horizon. This fund is a product for clients with basic knowledge and/or experience of financial products. The client can bear a financial loss and does not value capital protection.

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

Risk indicator



The risk indicator assumes you keep the product for 6 years.
The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The Overall Risk Indicator helps you to assess the risk associated with this product compared to other products. It shows how high the probability is that you will lose money on this product because the markets develop in a certain way or because we are unable to pay you out.
We have classified this product as risk class 3 on a scale of 1 to 7, where 3 is a medium-low risk class.
The risk of potential losses from future performance is classified as medium-low.
In the event of very adverse market conditions, it is unlikely that our ability to execute your return request will be affected.
Please note the currency risk. You will receive payments in another currency, so your final return will depend on the exchange rate between the two currencies. This risk is not reflected in the above indicator.
Risks not adequately captured by the Overall Risk Indicator: Operational risks, tax risks.
This product does not contain any protection against future market developments. As a result, you could lose all or part of the invested capital.

Performance scenarios

What you get out of this product in the end depends on future market developments. Future market development is uncertain and cannot be predicted with certainty.
The unfavourable, moderate and favorable scenarios shown illustrate the worst, average and best performance of the product/a suitable benchmark over the last 11 years. The markets could develop completely differently in the future.

Single investment

Recommended holding period		**6 years**	
Example Investment		**10,000 EUR**	
		If you exit after 1 year	**If you exit after 6 years**
Scenarios			
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**7,470 EUR**	**4,660 EUR**
	Average return each year	-25.3 %	-12.0 %
Unfavourable	**What you might get back after costs**	**8,540 EUR**	**11,400 EUR**
	Average return each year	-14.6 %	2.2 %
Moderate	**What you might get back after costs**	**10,940 EUR**	**13,980 EUR**
	Average return each year	9.4 %	5.7 %
Favourable	**What you might get back after costs**	**12,430 EUR**	**17,730 EUR**
	Average return each year	24.3 %	10.0 %

The figures shown include all the costs of the product itself, but may not include all the costs you pay to your adviser or distributor, or the costs of your adviser or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
The stress scenario shows what you might get back in extreme market circumstances.
The unfavourable scenario resulted in an investment between 10/2017 and 10/2023.
The moderate scenario resulted in an investment between 03/2019 and 03/2025.
The favourable scenario resulted in an investment between 05/2020 and 05/2026.

What happens if Union Investment Luxembourg S.A. is unable to pay out?

The failure of the Company has no direct effect on your payment, as the statutory regulation stipulates that in the event of the insolvency of the Management Company, the investment fund does not become part of the insolvency estate, but is 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 amounts that are taken from your investment to cover various 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 invested (0% annual return). For the other holding periods, we have assumed that the product performs as shown in the moderate scenario.
- 10,000 EUR is invested.

	If you exit after 1 year	**If you exit after 6 years**
Total costs	102 EUR	706 EUR
Annual cost impact (*)	1.0 %	1.0 % per 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 6.8 % before costs and 5.7 % after costs.
We may share part of the costs with the person selling you the product to cover the services provided 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
Entry costs	We do not charge an entry fee.	
Exit costs	We do not charge an exit fee for this product. But the person selling you the product may do so.	
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.8 % of the value of your investment per year. This is an estimate based on actual costs over the last year.	75 EUR
Transaction costs	0.3 % 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.	27 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	

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

Recommended holding period: 6 years

This product is suitable for long-term investments. No costs or fees will be incurred in the case of redemption before the recommended holding period.

Shares in the Fund may in principle be redeemed on each valuation day. We may suspend the issue and redemption of shares under exceptional circumstances if such action is deemed necessary when taking the interests of investors into account. In order to manage liquidity risks we may limit the redemption of shares if investors' redemption requests reach a predefined threshold above which the redemption requests can no longer be executed in the interests of all investors and/or extend the time limit for redemption of shares. A description of the possibility and conditions of using these control elements is provided in the Sales Prospectus in the sections entitled "Redemption restriction" and "Extension of the redemption period". We may spin off illiquid assets in the interest of investors.

How can I complain?

If you have any complaints, you can contact Union Investment Luxembourg S.A. at https://www.union-investment.lu/startseite-luxemburg/kontakt.html or write to Union Investment Luxembourg S.A., 3, Heienhaff, L-1736 Senningerberg, telephone: 00352 2640-9500, fax: 00352 2640-2800 or by e-mail to service@union-investment.lu. You can send complaints about the person who sells or provides advice on the product directly to the person in question.

Other relevant information

You will find information on past performance from the last 10 years as well as a monthly updated publication of the calculation of past performance scenarios and past cost ratios that is updated monthly at https://institutional.union-investment.de/PRIIPs/Zusatzdokumente.

The Fund is subject to Luxembourg tax regulations. This may affect how you are taxed in respect of your income from the Fund.