

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.

Bergos - European Equities unit class A, a sub-fund of Bergos

WKN / ISIN: A0MU87 / LU0301848403

The fund is managed by Universal-Investment-Luxembourg S.A. (the "management company").

Objectives and investment policy

The sub-fund is actively managed.

The objective behind the investment policy of the Bergos - European Equities is the attainment, allowing for investment risk, of a reasonable appreciation in value in the currency of the sub-fund.

In order to achieve this, at least two-thirds of the sub-fund's assets are invested in equities of domestic and foreign issuers domiciled in Europe or which have a predominant their economic activity in Europe, with its fund managers investing in high-quality shares with a flexible weighting depending on the evaluation and the development of the individual markets concerned. Up to a maximum of one third of the subfund's assets may be invested in profit participation certificates, fixed-income securities, money market instruments, convertible bonds and bonds with warrants, warrants on securities.

The benchmark index for the sub-fund: 100% STOXX® Europe 50. The benchmark index for the sub-fund is determined by the company and can be changed if necessary. However, the sub-fund does not aim to outperform the benchmark Index. Although, the investment policy determines the extent of outperformance against the performance of the benchmark limited as the sub-fund has a similar return-opportunity profile to its benchmark. The majority of the Sub-Fund's securities will consist of securities of the benchmark. The Manager may, at its discretion, invest in companies or sectors not included in the Benchmark to take advantage of specific investment opportunities.

The sub-fund may perform derivative trades in order to hedge positions or to increase its returns.

Within this scope, the choice of the individual assets is performed by the investment manager of the sub-fund.

Income shall remain in the sub-fund and shall increase the value of the units.

Investors may, in general, redeem their units with the management company on each trading day, i.e. each entire bank working day in Luxembourg and Frankfurt am Main. The fund may, however, suspend redemptions when extraordinary circumstances exist which, taking into consideration the interests of the unitholders, make a suspension appear necessary.

Recommendation: This sub-fund may not be appropriate for investors who plan to withdraw their money within a period of less than 7 years.

Risk and reward profile



This indicator relies on historic data and cannot be used for a prediction of future developments. The categorisation of the sub-fund may change in the future and is not a guarantee. Even a fund in category 1 is not an entirely risk-free investment.

The sub-fund has been placed in category 6 because its share value fluctuates strongly and therefore the chance of profit but also the risk of loss can be high.

It may be that due to the calculation model not all risks are accounted for when placing the sub-fund in a risk category. An extensive description of the risks is included in the section "Risks of Investment" in the prospectus. The following risks have no direct bearing on the categorisation but may nevertheless be of relevance to the sub-fund:

- Credit risks: The sub-fund may invest a part of its assets in debt securities issued by governments or companies. The issuers of these debt securities may become insolvent which may result in the partial or full loss of the value of their debt securities.
- Risks from the use of derivatives: The sub-fund may use derivatives for the purposes described above under "Objectives and Investment Policy". This does result in both increased opportunities and increased risk of loss. The use of derivatives to hedge against losses may also reduce the profit opportunities of the sub-fund.
- Custody risks: The custody of assets, particularly abroad, may involve a risk of loss arising from the possibility that the custodian or sub-custodian becomes insolvent, breach duties of due care or engages in abusive conduct.
- Operational risks: The sub-fund may become a victim of fraud or other criminal actions. It may also suffer losses caused by misunderstandings or mistakes of employees of the management company or third parties or it may suffer damages caused by external occurrences such as natural disasters.

Charges

One-off charges taken before or after you invest:

Entry charge / Exit charge: 5.50% / 0.00%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the sub-fund over the year:

Ongoing charge: 2.04%

Charges taken from the sub-fund under certain specific conditions:

Performance fee: none

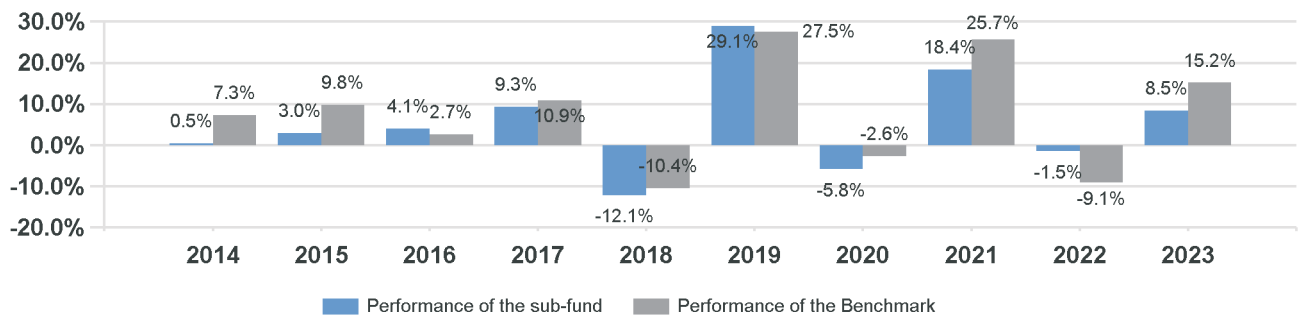
The ongoing management and custody of the sub-fund's assets as well as the distribution of the units are financed through the fees and other costs. Arising costs decrease the chances of return for the investor.

The entry charge listed here is a maximum figure. In some cases it might be lower. You may inquire about the figure applicable to you with the distributor of the units.

In case of a conversion of the units from one unit class of the sub-fund into another unit class of this or another sub-fund no additional charge will be levied. It will not be possible to exchange units in unit classes A or B for units in the institutional unit classes C or D within this subfund, or for institutional unit classes (C or D) of another sub-fund.

The ongoing charge mentioned here was incurred in the preceding financial year of the sub-fund which ended on September 2023. The effective charge may vary from year to year. The ongoing charges figure does not include Performance fees and charges for the purchase and sale of assets (Portfolio transaction costs). The annual report for each financial year includes details of the exactly calculated costs. Further information about costs can be found in the Section "Administrative and other Costs" in the prospectus.

Past performance



Past performance is not a guarantee for the future.

In this calculation, all costs and fees with the exception of the entry charge have been deducted.

The sub-fund was set up on 18.06.2007, this unit class was launched at 18.06.2007.

The past performance was calculated in Euro.

Practical information

Depository of the Fund is State Street Bank International GmbH, Luxembourg Branch.

The prospectus and current reports, the current unit prices and further information about the sub-fund or further unit classes of the sub-fund can be found free of charge in English language on our homepage <https://fondsfinder.universal-investment.com>.

The sub-fund is subject to the laws and regulations of the Grand Duchy of Luxembourg. This may influence the manner in which you are taxed in respect to your income from the sub-fund.

This key investor information relates to a sub-fund of a fund (i.e. an independent fund in relation to other sub-funds), however the Sales Prospectus and the annual and semi-annual reports relate to the fund as a whole. The assets and liabilities of each individual sub-fund are separate from those of the other sub-funds. Investors may exchange their units of one sub-fund for units of another sub-fund; it will not be possible to exchange units in unit classes A or B for units in the institutional unit classes C or D within this sub-fund, or for institutional unit classes (C or D) of another sub-fund. For information on the procedure for the exercise of this right, please see the detailed description contained in the Sales Prospectus.

Universal-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 prospectus.

This fund is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier ("CSSF").

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Information on the management company's current remuneration policy has been published online at <https://www.universal-investment.com/de/Unternehmen/Compliance/Luxemburg/>. It includes a description of the valuation methods for remunerations and payments to certain employee groups, as well as details of the persons responsible for allocation, including the composition of the remuneration committee. On request, the management company will provide information in hard copy free of charge.

This key investor information is accurate as at 16.02.2024.