



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 movement in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is the a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions are very unlikely to impact the capacity of issuer to pay you.

This product does not include any protection from future market performance so you could lose some or all of your investment. If the Sub-Fund is not able to pay you what is owed, you could lose your entire investment.

## Performance scenarios

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/a suitable benchmark over the last 12 years. Markets could develop very differently in the future.

Recommended holding period : 7 years Example Investment: € 10,000			
Scenarios		If you exit after 1 year	If you exit after 7 years
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	<b>€ 4,730</b>	<b>€ 3,770</b>
	Average return each year	-52.66%	-13.02%
<b>Unfavourable</b>	<b>What you might get back after costs</b>	<b>€ 8,250</b>	<b>€ 9,850</b>
	Average return each year	-17.53%	-0.22%
<b>Moderate</b>	<b>What you might get back after costs</b>	<b>€ 10,320</b>	<b>€ 14,390</b>
	Average return each year	3.22%	5.34%
<b>Favourable</b>	<b>What you might get back after costs</b>	<b>€ 13,530</b>	<b>€ 18,010</b>
	Average return each year	35.35%	8.77%

The figures shown above 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.

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

Unfavourable scenario: this type of scenario occurred for an investment between January 2025 et January 2026.

Moderate scenario: this type of scenario occurred for an investment between December 2017 et December 2024.

Favourable scenario: this type of scenario occurred for an investment between July 2014 et July 2021.

## What happens if Euromobiliare Asset Management SGR SpA is unable to pay you?

The assets and liabilities of the Sub-Fund are segregated from the assets and liabilities of the Management Company, meaning the default of the Management Company as PRIIP Manufacturer should not cause you a financial loss. However, if the Sub-Fund is unable to pay what is owed, you could lose your entire investment. The Depositary, who is responsible for the safe-keeping of the assets of the SICAV, is required by law to segregate the assets of the Fund from its own. The Depositary will also be liable, in accordance with the law, if a financial instrument held in its custody is lost, unless it can prove that the loss was beyond its control, in which case you may face a financial loss. Such losses are not covered by any guarantee or investor compensation 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 below 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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- that you would get back the amount that you invested in the first year (0% annual return). For the other holding periods we have assumed that the product performs as shown in the moderate scenario;
- that 10.000 EUR per year is invested.

	If you exit after 1 year	If you exit after 7 years
<b>Total Costs</b>	<b>€ 513</b>	<b>€ 2,809</b>
<b>Annual cost impact (*)</b>	<b>5.2%</b>	<b>3.5% each year</b>

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at recommended holding period your average return per year is projected to be 8.8% before costs and 5.3% 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

		If you exit after 1 year
<b>Entry costs</b>	2.00% of the amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	€ 200
<b>Exit costs</b>	We do not charge an exit fee for this product.	€ 0

Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	2.05% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€ 201
<b>Transaction costs</b>	0.29% of the value of your investment per year. This is an estimate of the cost 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.	€ 28
Incidental costs taken under specific conditions		
<b>Performance fees</b>	0.85% of the investment value per year, equal to 15% based on the Absolute High Water Mark model: if the Net Asset Value per share is higher than the highest value previously recorded. The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	€ 83

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

### Recommended holding period: 7 years

The recommended holding period was selected to align with the Management Company's projections as to when the underlying investments are most likely to start generating returns. Redeeming your Shares before the end of the recommended holding period may increase your risk of incurring lower or no returns on your investment. You may request, on any day which is a bank business day in Luxembourg, to redeem all or part of the Shares held. Requests for the redemption of Shares shall be made in writing either directly to the UCI Administrator, in the case of direct investment, or through the Principal Placing Agent or the Placing Agent in the country of marketing which had collected the subscription request. Please refer to the Prospectus for further details regarding redemptions.

## How can I complain?

Complaints must be submitted to: Euromobiliare International Fund Sicav, 9 rue de Bitbourg, L-1273 Luxembourg, Grand Duchy of Luxembourg, Email: AISEurofundlux@arendtservices.com. For additional information, please refer to the website: <https://www.eurogr.it/it/policy>

## Other relevant information

This Key Information Document, the Prospectus, the Articles, the latest annual and semi-annual reports of the SICAV are provided to you as required by law. Further information and documents relating to the Sub-Fund, including various published policies of the SICAV and/or the Management Company, can be found on the website [www.eurogr.it](http://www.eurogr.it).

You can download the past performance of the Shares over the 10 years at [www.eurogr.it](http://www.eurogr.it).

You can find previous performance scenarios calculations, which are updated on a monthly basis, at <https://www.eurogr.it/it/documentazione-sicav/scenari-di-performance>.