

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: Balanced Income - Class D

Management Company: Euromobiliare Asset Management SGR SpA, a company belonging to CREDEM banking group.

ISIN: LU0937853397

Website: www.eurosg.it

Euromobiliare International Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Euromobiliare Asset Management SGR SpA is authorised in Italy and regulated by the Bank of Italy and Consob.

Date of production of this key information document: 19/02/2025

What is this product?

Type: Sub-fund of Euromobiliare International Fund (the "Sicav").

Term: The term of the sub-fund is unlimited. The Company may decide to terminate the sub-fund by liquidation or merger under certain circumstances.

Objectives: The Sub-Fund aims to the gradual capital growth in the long-term. The Sub-Fund may be invested up to 50% of its net assets in bond-type securities and/or money market instruments issued by States or companies with a rating below BBB- (non-investment grade). The Sub-Fund net assets not invested in transferable securities and/or in money market instruments non-investment grade may be invested up to 100% of its net assets in bond-type securities and/or money market instruments issued by States and/or companies with a rating equal to or greater than BBB- (investment grade). The Sub-Fund may be invested up to 30% of its net assets in convertible bonds. The Sub-Fund may be invested up to 30% of the net assets of the Sub-Fund in bond-type securities and money market instruments issued by issuers having their registered office or who carry out their main activity in the emerging markets or by sovereign issuers of such countries. The Sub-Fund may be invested up to 30% of its net assets in category 144 A securities on a regulated market. The sub-fund may be invested up to 50% of its net assets in shares and/or units of UCITS and/or other eligible UCIs invested in shares. To the extent of the above percentages, the sub-fund also invest in units of UCITS and/or other eligible UCIs invested in fixed income. The Sub-Fund may invest up to 20% of its net assets in contingent convertible bonds securities ("Coco") and up to 10% of its net assets in unrated bonds. The Sub-Fund will not invest in ABS, MBS, CMBS and/or in distressed or defaulted securities. The Sub-Fund may, additionally, hold ancillary liquid assets under section 5.A.5) of this Prospectus. For investment and cash management purposes and/or in case of adverse market conditions, the Sub-Fund may hold cash equivalents, such as deposits and money market instruments with a residual maturity of less than 12 months. The Sub-Fund may invest in derivative instruments such as "CDS" derivatives to hedge the credit risk, as well as other derivative products and securities lending transactions, the use of which will not be solely for hedging purposes. The Sub-Fund is actively managed without reference to a benchmark. The D shares are distribution class. You can request the redemption of some or all of you shares on any bank business day in Luxembourg.

Depositary: BNP Paribas S.A. (Luxembourg Branch).

Further information: Assets and liabilities of each sub-fund of the SICAV are segregated. You may exchange your investment in share(s) of this sub-fund for an investment in share(s) of another sub-fund of the SICAV. For further information about the share class you may refer to the prospectus, to the last available annual or semi-annual financial reports. These documents are available and free of charge at the registered office at the SICAV, on the website www.eurosg.it, as well as at the Management Company, Placement Agent in the marketing countries.

Price Publication: The net asset value of the sub-fund is published daily on the website www.eurosg.it.

Intended Retail Investor: The sub-fund is intended for retail investors seeking to create or optimize the value of their investment, with a medium term investment horizon and medium knowledge and/or average experience of investing in funds. The investor can bear losses (up to the total loss of the invested capital) and does not consider the capital protection as important.

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



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 3 out of 7, which is the a medium-low risk class.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are very unlikely to impact the

capacity of issuer to pay you.

Additional risk relevant for the sub-fund, not included in the risk indicator:

- *Counterparty risk* : risk of loss in the event of default by a counterparty on instruments or contracts (e.g.: OTC derivatives).
- *Liquidity risk* : markets characterized by low volumes may cause difficulties in the valuation and/or trading of certain assets.
- *Credit risk* : possibility of unexpected losses if an issuer of debt securities in which the sub-fund is invested is unable to meet its payment obligations.
- *Emerging markets risk* : emerging markets are generally more sensitive to risk events such as changes in the economic, political, tax and legal environment as well as cases of fraud.

This product does not include any protection from future market performance so you could lose some or all of your 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 10 years.

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

Recommended holding period : 5 years Example Investment: € 10,000			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return.		
Stress	What you might get back after costs	€ 4,690	€ 7,160
	Average return each year	-53.08%	-6.47%
Unfavourable	What you might get back after costs	€ 8,530	€ 9,460
	Average return each year	-14.69%	-1.10%
Moderate	What you might get back after costs	€ 9,840	€ 10,230
	Average return each year	-1.64%	0.45%
Favourable	What you might get back after costs	€ 10,950	€ 11,270
	Average return each year	9.49%	2.43%

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 March 2015 et March 2020.

Moderate scenario: this type of scenario occurred for an investment between May 2019 et May 2024.

Favourable scenario: this type of scenario occurred for an investment between April 2016 et April 2021.

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

Between shareholders, each sub-fund is intended to represent a separate entity with its own rights, capital gains, losses, charges and fees. The assets and liabilities of the sub-fund are segregated from those of other sub-funds as well as from those of the Management Company, and there is no cross-liability among any of them. However, if the sub-fund is unable to pay what is owed, you could lose the entire investment as there is no guarantee or compensation system.

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 5 years
Total Costs	€ 571	€ 1,691
Annual cost impact (*)	5.9%	3.4% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at maturity your average return per year is projected to be 3.8% before costs and 0.4% 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
Entry costs	3.00% 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.	€ 300
Exit costs	We do not charge an exit fee for this product.	€ 0

Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.22% of the value of your investment per year. This is an estimate based on actual costs over the last year.	€ 215
Transaction costs	0.37% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell.	€ 36
Incidental costs taken under specific conditions		
Performance fees	The performance fee is equal to 15%, calculated on each valuation day, of the positive difference between the NAV and the highest historical value (high water mark, « HWM »), being the highest net asset value (after deduction of the calculated performance fee) on any of the preceding days after the first valuation day). 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.	€ 20

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

Recommended holding period: 5 years

You may request, at any time, to redeem all or part of the units held. Requests for redemption of shares will be made in writing either directly to the Administrative Agent, 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: ads@eurosg.r.lu. For additional information, please refer to the website: <https://www.eurosg.r.it/it/policy>

Other relevant information

You may find the prospectus, articles of incorporation, key investor document, notice to shareholders, financial reports, and further information documents relating to the sub-fund including various published policies of the sub-fund on the website www.eurosg.r.it.

You can download the past performance of the sub-fund over the 10 years at www.eurosg.r.it.

You can find previous performance scenarios updated on a monthly basis at <https://www.eurosg.r.it/it/documentazione-sicav/scenari-di-performance>.