LUX IM

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: LUX IM - JPM EMERGING MARKET INCOME FX

Manufacturer: BG FUND MANAGEMENT LUXEMBOURG S.A.

ISIN: LU1732790867

Contact: +352 2812 6500

Supervisory authority: Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising BG FUND MANAGEMENT LUXEMBOURG S.A. in relation to this key information document.

This PRIIP is authorised in Luxembourg.

BG FUND MANAGEMENT LUXEMBOURG S.A. a management company owned 100% by Banca Generali S.p.A., is authorised in Luxembourg and regulated by CSSF.

Document creation date: 30/06/2026

What is this product?

Type

This Fund is a sub-fund of the SICAV LUX IM, an Undertaking for Collective Investment in Transferable Securities (UCITS) authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF). The SICAV is divided into multiple compartments. The assets of each compartment are segregated from other compartments of the SICAV.

Term

This Fund is open-ended and it does not have a maturity date.

Objectives

The Fund promotes, among other characteristics, environmental and social characteristics, provided that the target investments' issuers follow good governance practices and qualifies under Article 8(1) of Regulation (EU) 2019/2088 on sustainability-related disclosure requirements in the financial services sector. The Fund seeks an increase of the value of your investment over a long term. The Fund is actively managed and it has no reference benchmark. The Fund invests in a diversified portfolio of stocks and bonds issued by governments, government agencies and corporations located in emerging markets. Emerging markets' stock exposure may range from 20% to 80% of the Fund's net assets of which stocks issued by small-sized companies may not exceed 30%. Emerging markets' debt exposure may range from 20% to 80% of the Fund's net assets. Non-quality bonds may not exceed 80% of the Fund's net assets. Non-quality bonds have a rating equal or below BB+ and CCC from Standard & Poor's. The Fund may also invest up to 10% of its net assets in other UCITS and UCIs including Exchange Traded Funds (ETFs). The investments are selected taking into account financial analysis and binding Environmental, Social and Governance ("ESG") criteria, based on a combination of the Investment Manager's proprietary ESG scoring methodology and/or third-party data used as indicators. The investment process will exclude the companies involved in severe ESG controversies and/or in specific activities and select the target issuers with the aim to invest a major portion of the Fund's net assets in issuers with positive environmental and/or social characteristics, as measured by the Investment Manager's proprietary ESG scoring methodology and/or third-party data used as indicators. The Fund may use financial derivatives to protect its portfolio against unfavorable market, interest rate or currency fluctuations. The Fund may also use financial derivatives to reduce other risks or to produce more revenues. The Fund has not designated a reference benchmark for the purpose of the Regulation (EU) 2019/2088. The Fund is open-ended. You may redeem shares of the Fund on any Luxembourg business day.The Share Class does not make a dividend payment.

Intended retail investor

A typical investor in the Fund will be an experienced and long-term investor with a conservative to moderate risk appetite, who knows and accepts the risks associated with this type of investment, as set in Section 6. "Risks" of this Prospectus. The typical investor will be seeking to invest a portion of its overall portfolio in a mix of equities and bonds issued by companies domiciled in the emerging markets, promoting environmental and social characteristics, provided that they follow good governance practices, in compliance with Article 8(1) of Regulation (EU) 2019/2088.

The latest prospectus and the latest periodical regulatory documents, as well as all other practical information, are available in English free of charge from BG FUND MANAGEMENT LUXEMBOURG S.A., 2, rue Albert Borschette L-1246 Luxembourg, Grand Duchy of Luxembourg or at the following e-mail address: info@bgfml.lu. The latest consolidated annual report and half-yearly report of the SICAV are also available from the Management Company and on its website www.bgfml.lu. The net asset value is available upon simple request from the Management Company and on its website www.bgfml.lu.

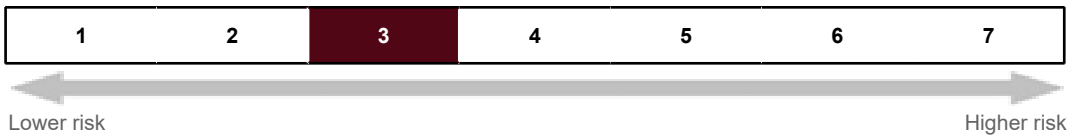
You may, under certain conditions, convert all or part of your shares of one compartment into shares of another Class of the same compartment or in one or more other compartments. Information on conversion right procedure is set out in Chapter 12 of the Prospectus. The Fund offers other share classes for the categories of investors defined in its prospectus. Depending on your tax regime, any capital gains and income arising from the ownership of shares in the Fund may be subject to taxation. We advise you to consult your financial advisor for more information on taxation.

Depositary

CACEIS Bank, Luxembourg Branch.

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

Risk Indicator



The risk indicator assumes you keep the product for 5 years.

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

We have classified this product as 3 out of 7, which is a medium-low risk class.
This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity to pay you.

Additional Risks: Credit Risk; Liquidity Risk; Concentration Risk; Emerging market Risk; Interest Rate Risk; Sustainability Risk

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

Performance scenarios

The figures shown 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.

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 and a suitable benchmark over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

Recommended holding period : 5 years **Example investment EUR 10,000** **Scenarios**		**If you exit after 1 year**	**If you exit after 5 years**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	6,540 EUR	6,190 EUR
	Average return each year	-34.6%	-9.1%
Unfavourable	What you might get back after costs	8,500 EUR	10,310 EUR
	Average return each year	-15.0%	0.6%
Moderate	What you might get back after costs	10,490 EUR	12,060 EUR
	Average return each year	4.9%	3.8%
Favourable	What you might get back after costs	13,520 EUR	14,790 EUR
	Average return each year	35.2%	8.1%

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

The unfavourable scenario occurred for an investment between 10/2017 and 10/2022.

The moderate scenario occurred for an investment between 09/2019 and 09/2024.

The favourable scenario occurred for an investment between 03/2020 and 03/2025.

What happens if BG FUND MANAGEMENT LUXEMBOURG S.A. is unable to pay out?

BG FUND MANAGEMENT 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 for the SICAV.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Costs over Time

The tables 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 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 that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
•EUR 10,000 is invested.

	If you exit after 1 year	**If you exit after 5 years**
Total costs EUR	214 EUR	1,196 EUR
Annual cost impact (*)	2.1%	2.2% 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 6.0% before costs and 3.8% after costs.

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.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.94% of the value of your investment per year. This is an estimate based on actual costs over the last year.	96 EUR
Transaction costs	0.13% of the value of your investment per year. This is an estimate of the costs 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.	13 EUR
Incidental costs taken under specific conditions		
Performance fees	20% of the yield from the NAV per share compared to the High Water Mark since the launch date without reset. The actual amount will vary depending on how well your investment performs. The aggregate cost estimation above includes the average over the last five years.	105 EUR

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

Recommended holding period: 5 years.

The Fund has no minimum holding period requirement but, as per its objective and investment policy, it is suitable for a long term investment horizon. You may redeem shares of the Fund on any Luxembourg business day, subject to the costs included in the section Exit costs in the above table, if any.

How can I complain?

In order to file your complaint, please use one of the following means: (i) by registered mail to the following address:BG FUND MANAGEMENT LUXEMBOURG S.A., 2, rue Albert Borschette L-1246 Luxembourg, To the attention of the General Manager; (ii) by e-mail to Complaints@bgfml.lu. You can also find additional information on the website https://www.bgfml.lu/site/en/home/contact-us.html.

Other relevant information

Complete information about the Fund is available in the Fund's prospectus, which is available on the Fund Management Company's website (www.bgfml.lu), together with the current version of this key information document, the latest consolidated annual report and half-yearly report of the SICAV. Performance information of the product for the past 7 years is available at https://www.priipsdocuments.com/BGFML/?isin=LU1732790867&lang=en&kid=yes.