

## 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

### Collection - COLLECTION - US CORE EQUITIES

(the "Sub-Fund") is a Sub-Fund of Collection ("the Fund")

### Collection - COLLECTION - US CORE EQUITIES - N dist. USD (the "Class")

Mirabaud Asset Management (France) SAS (the "Management Company") is part of the Mirabaud Group.

ISIN: LU2655875180 - Website: [www.mirabaud-am.com](http://www.mirabaud-am.com) - Phone Number: +33 1 44 21 61 00

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Mirabaud Asset Management (France) SAS in relation to this Key Information Document

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## What is this product?

### Type

Collection (the "Umbrella Fund"), with multiple compartments ("société d'investissement à capital variable" ("SICAV") à compartiments multiples) governed by Luxembourg law, established in accordance with the provisions of by Part I of the Luxembourg law of 17th December and thus qualifies as a UCITS.

### Term

The term of the Sub-Fund is unlimited and therefore there is no maturity date. The Management Company may not unilaterally terminate the Sub-Fund.

### Objectives

#### Investment Objective

The investment objective of the Sub-Fund is to achieve a return in excess of the US equity market by investing primarily in US companies. The Investment Manager uses a research-driven investment process that is based on the fundamental analysis of companies and their future earnings and cash flows by a team of specialist sector analysts. The Sub-Fund may also invest up to 20% of its total assets in Canadian companies.

The Sub-Fund will invest at least 67% of assets invested in listed equities and equity-type transferable securities of companies that are domiciled or carrying out the main part of their economic activity, in the United States of America. The Sub-Fund may also invest up to 15% of its total assets in eligible closed-ended Real Estate Investment Trusts.

#### Investment Policy

The Sub-Fund is actively managed. The Benchmark of the Class is MSCI USA Net Total Return USD and is shown for comparison purposes only, without implying any particular constraints to the Sub-Fund's investments.

Extra financial considerations (Environmental, Social and Governance ("ESG")) are fully integrated in the investment process of the Sub-Fund. Therefore, the Sub-Fund will focus on companies whose social and environmental factors and methods of governance have a sustainable

impact on financial performance. All of the three ESG criteria are applied according to the following main criteria:

- Governance: Board structure, independence and diversity; business ethics, bribery and corruption.
- Social: Human resources management and customer/supplier relations.
- Environment: Energy efficiency, waste management, carbon emissions reduction.

An Extra-financial analysis process is used to assign an ESG score based on an internal analysis and/or on the data provided by an extra-financial rating agency in order to define the eligible investment universe.

Further information regarding the way the fund's sustainable investment objective is achieved is available in the fund's prospectus. The fund is subject to Mirabaud Sustainable and Responsible investment policy.

#### Share Class Policy

In principle, this Class gives you the right to receive dividend distributions.

#### Processing of subscription and redemption orders

The Sub-Fund offers daily liquidity, whereby you can subscribe to the Sub-Fund or redeem your assets on any business day in Luxembourg, with the exception of business days mentioned in the "No NAV Calendar" published on the website.

#### Intended retail Investor

Suitable for investors with all levels of knowledge and/or experience, seeking capital growth and who have an investment horizon of at least 5 years. The product does not have any capital guarantee and up to 100% of their capital is at risk.

#### Depository

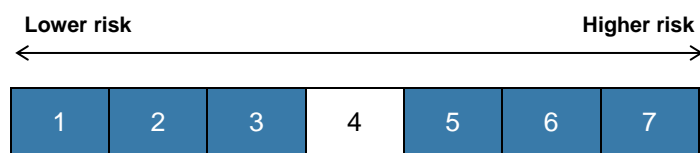
Bank Pictet & Cie (Europe) AG – Luxembourg branch

#### Further Information

Please refer to the 'Other relevant information' section below.

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

### Summary Risk Indicator (SRI)



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

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 4 out of 7 which is the a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk.** If your local currency is different from the Product currency, you will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Beside the risks included in the risk indicator, other risks may affect the fund performance. For more information, please see prospectus.

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. Markets could develop very differently in the future.

| Recommended holding period: |   | 5 years                  |                           |
|-----------------------------|---|--------------------------|---------------------------|
| Example Investment:         |   | USD 10 000               |                           |
|                             |   | If you exit after 1 year | If you exit after 5 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   | USD 1 670                | USD 2 690                 |
|                             | Average return each year  | -83.30%                  | -23.10%                   |
| Unfavourable                | What you might get back after costs   | USD 6 480                | USD 8 970                 |
|                             | Average return each year  | -35.20%                  | -2.15%                    |
| Moderate                    | What you might get back after costs   | USD 11 140               | USD 13 520                |
|                             | Average return each year  | 11.40%                   | 6.22%                     |
| Favourable                  | What you might get back after costs   | USD 14 720               | USD 22 850                |
|                             | Average return each year  | 47.20%                   | 17.97%                    |

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

Unfavourable scenario: This type of scenario occurred for an investment using a suitable benchmark between November 2021 and December 2024.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between November 2019 and November 2024.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between October 2016 and October 2021.

## What happens if Mirabaud Asset Management (France) SAS is unable to pay out?

You may not face a financial loss due to the default of Mirabaud Asset Management (France) SAS. The assets of the Fund are held in safekeeping by its depositary, Bank Pictet & Cie (Europe) AG – Luxembourg branch. In the event of the insolvency of Mirabaud Asset Management (France) SAS, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations as set out in the agreement with the Depositary).

Losses are not covered by an investor's compensation or guaranteed scheme.

## What are the costs?

### 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

- USD 10 000

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | USD 140                  | USD 912                   |
| Annual cost impact (*) | 1.4%                     | 1.4% each year            |

(\*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 7.60 % before costs and 6.20 % 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.   | USD 0                    |
| Exit costs  | We do not charge an exit fee.  | USD 0                    |
| Ongoing costs taken each year                               |  |                          |
| Management fees and other administrative or operating costs | 1.12 % of the value of your investment per year. This is an estimate based on actual costs over the last year.   | USD 112                  |
| Transaction costs   | 0.28 % 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. | USD 28                   |
| Incidental costs taken under specific conditions            |  |                          |
| Performance fees (and carried interest)                     | There is no performance fee for this product.  | USD 0                    |

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

### Recommended holding period: 5 years

This Product has no minimum required holding period, the 5 years has been calculated to be in line with the time frame which the Product may need in order to achieve its investment objectives. You may sell your investment before the end of the recommended holding period without penalty. The performance or risk of your investment may be negatively impacted. The section "What are the costs?" provides information on the impact of costs over time.

## How can I complain?

Should you wish to complain, you may contact the fund's management company at Mirabaud Asset Management (France) SAS, 75008 Paris, 54-56 avenue Hoche marked "For the attention of the Compliance Officer", or by email at: [AM\\_Compliance\\_&\\_legal-MAM@mirabaud-am.com](mailto:AM_Compliance_&_legal-MAM@mirabaud-am.com). Should you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain. The following information shall be provided to ensure a prompt handling of the complaint: identity and contact details of the complainant; reason of the complaint; and where available, copies of any documentation supporting the complaint.

## Other relevant information

The prospectus, the articles of incorporation as well as the annual report of the Fund may be obtained free of charge from the Fund's registered office, the Management Company, the Fund's representatives and distributors in countries where the Fund is authorized. These documents are available in English and French.

The funds or securities referred to herein are not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such funds or securities or any index on such funds or securities are based. The Prospectus contains a more detailed description of the limited relationship MSCI has with Mirabaud Asset Management (Suisse) SA and any related funds, as well as additional disclaimers that apply to the MSCI indices. The MSCI indices are the exclusive property of MSCI and may not be reproduced or extracted and used for any other purpose without MSCI's consent. The MSCI indexes are provided without any warranties of any kind.

You can find information related to the Product past performance on the last year at [https://www.mirabaud-am.com/uploads/tx\\_mirabaudmam/funds/legal/PRIIP-PP/KID\\_annex\\_PP\\_LU2655875180\\_en.pdf](https://www.mirabaud-am.com/uploads/tx_mirabaudmam/funds/legal/PRIIP-PP/KID_annex_PP_LU2655875180_en.pdf) and to previous performance scenario calculations at [https://www.mirabaud-am.com/uploads/tx\\_mirabaudmam/funds/legal/PRIIP-PS/KID\\_annex\\_PS\\_LU2655875180\\_en.pdf](https://www.mirabaud-am.com/uploads/tx_mirabaudmam/funds/legal/PRIIP-PS/KID_annex_PS_LU2655875180_en.pdf).