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

COMGEST GROWTH GLOBAL EUR Z ACC

Comgest Growth Plc

IE00BYYLQ421

Manufacturer: Comgest Growth plc, a self-managed UCITS investment company - www.comgest.com.

For more information, please call at +353 1 631 0100

The Central Bank of Ireland is responsible for supervising Comgest Growth plc in relation to this Key Information Document.

Date of Publication: 15/03/2023

What is this product ?

Type This investment vehicle is an Undertaking for Collective Investment in Transferable Securities (UCITS) compliant with European Directive 2014/91/EU.

Term No fixed term.
The Manufacturer may compulsorily redeem your shares for regulatory or tax reasons in accordance with the prospectus.

Objectives The objective of the Fund is to increase the value of the Fund (capital appreciation) over the long term through investment in high-quality, long-term growth companies. Growth companies are those companies that can sustain above-average earnings growth for an extended period of time. The Fund will invest on a global basis in shares and preferred shares issued by companies quoted or traded on regulated markets. The Fund may invest in China A-Shares. The Fund may also gain indirect exposure to such companies by investment in market access products such as low exercise call warrants or participatory notes. While the Fund will primarily invest in shares and other securities related to shares, it may invest in investment-grade debt securities issued or guaranteed by a government of any European Union member state, the UK, Australia, Canada, Japan, New Zealand, Norway, Switzerland, United States of America and Hong Kong, where it is deemed in the best interest of the investors. The Fund may invest in other sub-funds of Comgest Growth plc. The Fund is actively managed. This means that the fund manager applies a detailed fundamental analysis in order to selectively pick companies in a discretionary manner. The Fund is not managed relative to a benchmark index, however, the performance of the Fund is compared to the performance of the MSCI AC World (Net Return) Index for comparative and information purposes only. This share class is an accumulating share class and income earned is fully reinvested.

Intended retail investor This fund is targeted for all types of investors (retail, professional or eligible counterparties) having a basic knowledge of financial instruments, able to make an informed decision based on the fund's prospectus and able to bear the loss of their investment because the fund is not guaranteed. This fund is suitable for investors whose main objective is the growth of their investment in the long-term (more than 5 years).

Umbrella Fund Comgest Growth plc is structured as an umbrella fund with several sub-funds.
As a matter of Irish law, the assets and liabilities of each sub-fund are segregated from the other sub-funds within the umbrella, however, not all jurisdictions may recognise such segregation. The prospectus and periodic reports are prepared for the entire company. This Key Information Document refers to the product which is a single share class of one sub-fund of the company.

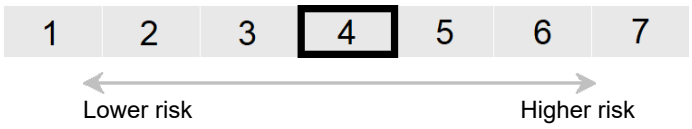
SFDR The Fund has been categorised as an Article 8 Fund under the Sustainable Finance Disclosure Regulation which is a fund that promotes environmental and/or social characteristics. While the Fund does not have sustainable investment as its objective, it commits to have a minimum proportion of 15% of sustainable investments which contribute to environmental and/or social objectives.

Depositary RBC Investor Services Bank S.A., Dublin branch.

Product Information The share price, prospectus, annual and semi-annual reports (available in English, French and German), and practical information on other share classes of this Fund or other sub-funds of the company are available free of charge of at www.comgest.com. Shares in the Fund trade every day where the banks in Dublin are open for business. You can place an order to buy, sell or switch shares on any such day directly with the Administrator (RBC Investor Services Ireland Limited, 4th floor, One George's Quay Plaza, George's Quay, Dublin 2, Ireland). Further information on switching to other share classes is set out in the section on 'Switching' in the prospectus.
For questions please contact: Dublin_TA_Customer_Support@rbc.com / Tel: +353 1 4406 555.

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 actual risk can vary significantly if you do not hold the product for 5 years.

Be aware of currency risk. You may receive payments in a different currency than the currency of your country of residence, so the final return you will get may depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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.

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

We have classified this product as 4 out of 7 which is a medium risk class. This rates the risk of potential losses from future performance at a medium level. The investment amount is not guaranteed and poor market conditions could impact the product's performance.

The indicator does not include China, Counterparty, Emerging markets and Liquidity risk. The Risk Factors section of the Prospectus contains further details.

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 and/or, in case of insufficient track record, a comparable share class or benchmark, over the last 10 years. The scenarios shown are illustrations based on results from the past and on certain assumptions.

Recommended holding period: 5 Example Investment: 10,000 EUR Scenarios		If you exit after 1 year	If you exit after 5 years (RHP)
Minimum	You could lose some or all of your investment		
Stress scenario	**What you might get back after costs**	3,220 EUR	3,360 EUR
	Average return each year	-67.8%	-19.6%
Unfavourable scenario	**What you might get back after costs**	7,660 EUR	8,170 EUR
	Average return each year	-23.4%	-4.0%
Moderate scenario	**What you might get back after costs**	10,840 EUR	17,920 EUR
	Average return each year	8.4%	12.4%
Favourable scenario	**What you might get back after costs**	13,450 EUR	19,950 EUR
	Average return each year	34.5%	14.8%

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

Unfavourable scenario: This type of scenario occurred between December 2021 and January 2023 for an investment in the product itself or simulated by reference to a benchmark or proxy in case of insufficient historical data.

Moderate scenario: This type of scenario occurred between October 2014 and October 2019 for an investment in the product itself or simulated by reference to a benchmark or proxy in case of insufficient historical data.

Favourable scenario: This type of scenario occurred between January 2013 and January 2018 for an investment in the product itself or simulated by reference to a benchmark or proxy in case of insufficient historical data.

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 happens if Comgest Growth Plc is unable to pay out ?

The investor may face a financial loss (equal to some or all of the investor's investments) due to the default of the fund. Such a potential loss is not covered by any investor compensation or guarantee 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 show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. 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.
- 10,000 EUR is invested.

Investment of 10,000 EUR	If you cash in after 1 year	If you cash in after 5 years (RHP)
Total costs	600 EUR	1,450 EUR
Cost impact*	6.0%	2.3%

*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 14.7% before costs and 12.4% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 5.00% of the amount you pay in when entering this Investment. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to 500 EUR
Exit costs	We do not charge an exit fee for this product.	
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.95% of the value of your investment per year. This is an estimate based on actual costs over the last year.	90 EUR
Transaction costs	0,09% 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.	10 EUR
Incidental costs taken under specific conditions		
Performance fees and carried interest	There is no performance fee for this product.	

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

The recommended minimum holding period: 5 years.

Investors may apply for redemption of their shares at any time in accordance with the terms described in the prospectus.

How can I complain?

If you wish to make a complaint to the Manufacturer, you can submit a complaint free of charge in the following ways:

- By email to: DL-Dublin-Compliance@comgest.com
- By letter to: Compliance department, Comgest Asset Management International Limited, 46 St. Stephen's Green, Dublin 2, D02 WK60, Ireland.

Other relevant information

Past performance over the last 6 years and previous performance scenarios are available on www.comgest.com. On the home page click on your country and investor profile. In the menu select 'Funds'. Select the investment strategy for the fund and then select the share class. Performance is displayed on the share class page.

ESG policy and report: https://www.comgest.com/en/our-business/esg

Details of the company's current remuneration policy. The remuneration policy, including a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding remuneration, can be accessed from the Comgest website at https://www.comgest.com/shared_data/Comgest_Growth_plc_Remuneration_Policy.

The representative and paying agent in Switzerland is BNP PARIBAS, Paris, Zurich branch, Selnaustrasse 16, 8002 Zürich. The prospectus, the key Information documents, the memorandum and articles of association and the annual and semi-annual reports are available free of charge at the offices of the Representative in Switzerland.