Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

EUROPEAN GENERAL

A sub-fund of L.T. Funds Class A EUR LU0207025593

The sub-fund is managed by Degroof Petercam Asset Services S.A.

Objectives and investment policy

Objectives

- To increase the value of your investment over the long term. The manager will endeavour to exceed (in euros) the MSCI Europe Total Return Net index over a period of at least 5 years.

Investment portfolio

- Under normal market conditions, the sub-fund invests in a limited number of European shares (generally between 20 and 30 companies).

Investment process

- **The Fund is actively managed and the composition of the Fund's portfolio may differ from its benchmark.**
  The manager selects companies following a rigorous evaluation process taking into account the business sector, products, management team, financial analysis, risk analysis and valuation of the securities. In principle, the investments have a minimum duration of 5 years.
  Benchmark index:MSCI Europe Total Return net
  Use of a Benchmark index:
  - Performance comparison.
  - Calculation of the performance fee.

Investor profile

- This sub-fund is suitable for investors who understand the risks of the sub-fund and who have a minimum investment horizon of 5 years.

Base currency of the sub-fund EUR

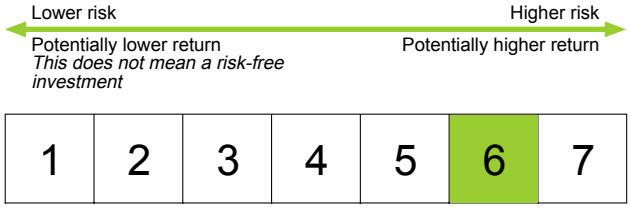
You can buy or sell shares of the sub-fund on any working day in Luxembourg.

This sub-fund only issues accumulation shares (shares for which all income is reinvested in the sub-fund).

Key terms

- **Share** Financial security corresponding to a share in the capital of a company and generally entitling the holder to receive dividends

Risk and reward profile



- The value of an investment in a fund increases or decreases over time. At the time of resale, the price of your shares may be less than the original price, representing a loss. If you invest in a sub-fund whose currency is different from your own, exchange rate fluctuations can also reduce your gains or increase your losses.
- The above risk level is calculated on the basis of the sub-fund's volatility over the medium term (i.e. on the basis of actual changes in its value over the last five years or on a simulation if the sub-fund was created within that period). The volatility of the sub-fund may increase or decrease over time, which may change its risk level.
- The sub-fund's risk level reflects the following factor(s):
  - Equity investments have greater volatility and higher risk than investments in bonds and money market instruments.

The risk level does not reflect the potential impact of unusual market conditions or unforeseen events that may increase risk or trigger other risks such as:

- **Liquidity risk** Some financial securities may be impossible to sell quickly at a given time or may have to be sold at a discount.
- **Management risk** Under abnormal market conditions, usual management techniques may be ineffective or unfavourable.
- **Counterparty risk** The sub-fund may lose money as a result of the failure of a market player with which it does business.
- **Concentration risk** When the sub-fund concentrates its investments in a country (or region or sector) affected by an adverse event, its value may fall.

Charges

The charges and fees you pay are used to pay the costs of running the sub-fund, including the costs of marketing and distributing units. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	3.00%
Exit charge	0.00%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the fund over a year	
Ongoing charges	1.41%

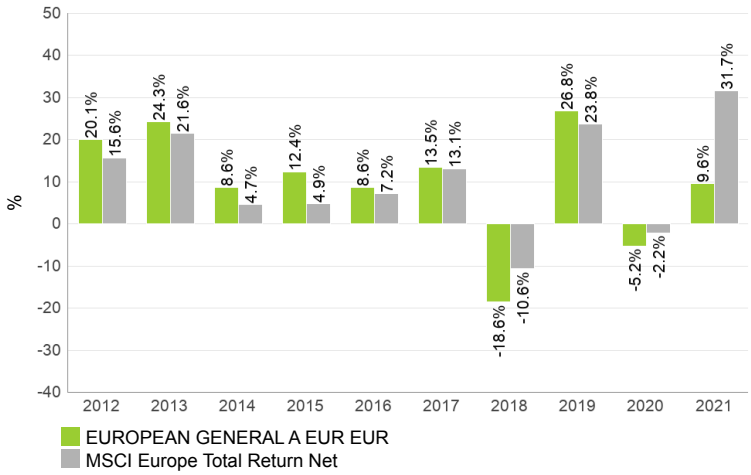
Charges taken from the fund under certain specific conditions

Performance fee

20.00% of sub-fund outperformance compared to the benchmark index MSCI Europe Total Return Net (Bloomberg code NDDLE.15). The performance fee for the previous financial year was 0.00%.

- The entry and exit charges shown are maximum charges. In certain cases the charges you pay may be lower. You can obtain more information from your financial advisor.
- The ongoing charges are based on figures for the previous financial year, ended on 31 December 2021. These levels may differ from year to year.
- Ongoing charges do not include performance fees or intermediation charges (when the sub-fund buys or sells financial securities), except for the entry and exit charges paid by the sub-fund when buying or selling units of another fund.
- For more information on charges, please refer to prospectus available at http://www.dpas.lu/funds/list.

Past performance



- Performance varies over time and is not an indicator of future results.
- Annualised performance shown in this diagram is calculated net of all fees charged by the fund except for any entry and exit charges.
- Sub-fund created in 2019. Class created in 2019.
- This performance is calculated in EUR.
- The Fund is not expected to track the performance of the benchmark.
- The annualised performances for the period 2009-2018 are those of L.T. FUNDS EUROPEAN GENERAL (from the SICAV ULYSSES) which was added to the sub-fund at the time of its launch and it had a similar investment policy to that of the sub-fund.

Practical information

- **Custodian**: Banque Degroof Petercam Luxembourg S.A.
- For further information about L.T. Funds (the "Fund"), other classes of the sub-fund or other sub-funds of the Fund, or to obtain, free of charge, a copy of the prospectus in French or English or the latest annual or semi-annual reports in French or English, please contact the Fund or Degroof Petercam Asset Services S.A. at their registered addresses.
- The prospectus and the latest annual and semi-annual reports are also available online at http://www.dpas.lu/funds/list or www.fundsquare.net.
- Share price information is available online at http://www.dpas.lu/funds/list or www.fundsquare.net and on written request from Degroof Petercam Asset Services S.A., 12 rue Eugène Ruppert, L-2453 Luxembourg.
- The Fund is subject to Luxembourg law and tax legislation. This can affect your personal tax situation depending on your country of residence.
- Degroof Petercam Asset Services S.A. may only be held liable on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Fund's prospectus.
- The current remuneration policy is available at www.dpas.lu. The policy includes a description of the way in which remuneration and benefits are calculated and the identity of those individuals responsible for their allocation. A printed copy is available free of charge on request.
- The Fund may have other sub-funds in addition to this sub-fund. The assets of each sub-fund are segregated. This means that each sub-fund is only liable for its own losses and liabilities and does not cover any loss or liability associated with other sub-funds of the Fund.
- Investors may request conversion into shares of another share class of the sub-fund or of another sub-fund of the Fund, provided that the eligibility requirements are met. For more information, please consult the prospectus.
- L.T. Funds
  12, rue Eugène Ruppert
  L-2453 Luxembourg
  http://www.dpas.lu/funds/list
  www.fundsquare.net