

# 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

### ASIAN BONDS

a sub-fund of FULLERTON LUX FUNDS

**CLASS J-1 (CHF) Hedged Accumulation (LU2399674774)**

Product Manufacturer: Lemanik Asset Management S.A. ("the "Management Company"), part of Lemanik group.

The Commission de Surveillance du Secteur Financier ("CSSF") is responsible for supervising Lemanik Asset Management S.A. in relation to this Key Information Document.

Lemanik Asset Management S.A. has delegated the investment management function to Fullerton Fund Management Company Ltd ("Investment Manager").

This Sub-Fund is authorised in Luxembourg.

Lemanik Asset Management S.A. is authorised in Luxembourg and regulated by the CSSF.

For more information on this product, please refer to <https://www.lemanikgroup.com> or call +352 26 39 60.

**Accurate as of: 3 January 2025**

## What is this product?

### Type

This product is an investment fund.

### Objectives

**Investment objective** The fund aims to generate long term capital appreciation for investors.

**Investment policy** The fund invests in fixed income or debt securities denominated primarily in USD and Asian currencies, issued by companies, governments, quasi-governments, government agencies or supranationals in the Asian region.

The Asian countries include but are not limited to China, (including Hong Kong SAR and Taiwan), South Korea, India, Thailand, Malaysia, Singapore, Indonesia, the Philippines, Pakistan and Vietnam.

The fund may also invest up to 20% of the fund's Net Asset Value in perpetual bonds (including contingent convertible securities).

The fund may invest in money market instruments, money market funds, term deposits, bank deposits and other eligible liquid assets for treasury purposes and in case of unfavourable market conditions.

The fund may hold up to 20% of its Net Asset Value in ancillary liquid assets (bank deposits at sight, such as cash held in current accounts). Under exceptionally unfavourable market conditions and if justified in the interest of the investors, the fund may temporarily invest up to 100% of the fund's Net Asset Value in assets referred in these two last paragraphs of this section.

**Benchmark** The fund is actively managed with reference to the benchmark, "JACI Investment Grade Total Return Index", for performance comparison purposes. The fund does not try to replicate this benchmark and freely selects the securities that it invests in. The deviation from this benchmark can be material. During periods of market volatility, the Investment Manager will have the discretion to manage the

fund in closer alignment with the benchmark as it varies the risk it takes against the index.

For currency hedged Share Classes (if any), the benchmark will be hedged to the Share Class currency.

**Derivatives** The fund may employ financial derivative instruments for hedging, efficient portfolio management and investment purposes.

**Currency** The fund's base currency is USD.

**Redemption and Dealing** Investors may redeem shares on demand. Dealing in shares is carried out on each bank business day in Luxembourg and Singapore.

**Distribution Policy** This share class accumulates income received from the fund's investments, meaning the income is kept in the fund and the value is reflected in the price of the share class.

### Term

There is no maturity date on this product.

### Intended retail investor

This product is intended for investors who are seeking long-term capital gain and are looking for a fixed income fund which provides exposure to the Asian region; and are comfortable with the greater volatility and risks of a fund which invests in fixed income or debt securities denominated primarily in USD and Asian currencies.

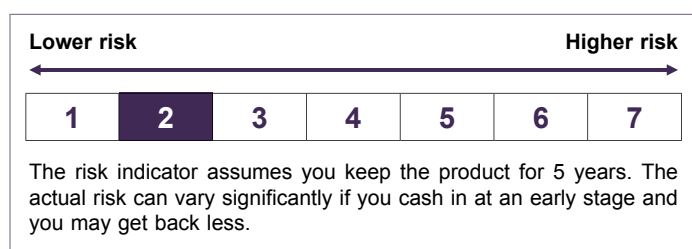
### Practical information

**Depositary** The fund depositary is BNP Paribas, Luxembourg Branch.

**Further information and availability of the prices** Further information about this fund, including the prospectus, latest annual report, any subsequent half-yearly report, and the price of the fund are available at <https://www.fullertonfund.com>.

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

### Risks



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 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Fullerton Lux Funds to pay you.

**If the product currency differs from your investment currency, the following applies: Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

**Event risk:** Unforeseeable events such as political events, regulatory changes, tax law changes etc, may impact the fund's performance.

Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the fund prospectus, available free of

charge at [https://www.fullertonfund.com/literature/fullerton-lux-funds/?\\_sft\\_registered=luxembourg](https://www.fullertonfund.com/literature/fullerton-lux-funds/?_sft_registered=luxembourg).

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 over the last 10 years. Markets could develop very differently in the future.**

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

**Unfavourable:** this type of scenario occurred for an investment between August 2021 and September 2024.

**Moderate:** this type of scenario occurred for an investment between March 2017 and March 2022.

**Favourable:** this type of scenario occurred for an investment between December 2015 and December 2020.

| Recommended holding period |   | 5 years                  |  |
|----------------------------|---|--------------------------|--|
| Example Investment         |   | 10,000 USD               |  |
| Scenarios                  |   | If you exit after 1 year | If you exit after 5 years (recommended holding period) |
| Minimum                    | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |  |
| Stress                     | What you might get back after costs<br>Average return each year                       | 7,080 USD<br>-29.2%      | 7,031 USD<br>-6.8%                                     |
| Unfavourable               | What you might get back after costs<br>Average return each year                       | 8,224 USD<br>-17.8%      | 9,409 USD<br>-1.2%                                     |
| Moderate                   | What you might get back after costs<br>Average return each year                       | 10,185 USD<br>1.9%       | 10,968 USD<br>1.9%                                     |
| Favourable                 | What you might get back after costs<br>Average return each year                       | 11,027 USD<br>10.3%      | 12,949 USD<br>5.3%                                     |

## What happens if Lemanik Asset Management S.A. is unable to pay out?

The Management Company has no obligation to pay out since this fund does not contemplate any such payment being made and you would still be paid in case of a default from the Management Company. The fund's assets are held with BNP Paribas, Luxembourg Branch, a separate company, the Depositary, so the fund's ability to pay out would not be affected by the insolvency of the Management Company. However, in the event of the Depositary's insolvency, or its delegates, the fund may suffer a financial loss. However, 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 or its investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations). If the fund is terminated or wound up, the assets will be liquidated and you will receive an appropriate share of any proceeds but you may lose part or all of your investment. There is no compensation or guarantee scheme protecting you from a default of the Depositary.

## 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 for illustrations purposes only.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return);
- the other holding periods the product performs as shown in the moderate scenario; and
- 10,000 USD is invested.

| Example Investment 10,000 USD | If you exit after 1 year | If you exit after 5 years (recommended holding period) |
|-------------------------------|--------------------------|--|
| Total Costs                   | 286 USD                  | 711 USD  |
| Annual cost impact*           | 2.9%                     | 1.3% 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 3.2% before costs and 1.9% after costs.

## Composition of costs

| One-off costs upon entry or exit                            |  | Annual cost impact if you exit after 1 year |
|---|--|---|
| Entry costs   | 0.00%, we do not charge an entry fee.  | 0 USD                                       |
| Exit costs  | 2.00% We do not charge an exit fee for this product but the financial advisor or distributor may charge up to the maximum exit costs. This is the maximum that might be taken out of your money before the proceeds of your investment are paid out. | 200 USD                                     |
| Ongoing costs taken each year                               |  |   |
| Management fees and other administrative or operating costs | 0.58% of the value of your investment per year. This is an estimate based on actual costs over the last year.  | 58 USD                                      |
| 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.                        | 28 USD                                      |
| Incidental costs taken under specific conditions            |  |   |
| Performance fees  | There is no performance fee for this product.  | 0 USD                                       |

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

### Recommended holding period: 5 years

This product is designed for longer term investments. You should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer.

## How can I complain?

If you have any complaints, please contact Lemanik Asset Management S.A. at 106, Route d'Arlon 8210 Mamer Luxembourg, by telephone: +352 26 39 60, or through: <https://www.lemanikgroup.com/contact-us/>.

## Other relevant information

**Performance scenario** You may access previous performance scenarios at [https://www.fullertonfund.com/literature/fullerton-lux-funds/?\\_sft\\_registered=luxembourg](https://www.fullertonfund.com/literature/fullerton-lux-funds/?_sft_registered=luxembourg).

**Past performance** There is insufficient performance data available to provide a chart of annual past performance.

**Additional information** You may access additional information about this fund, including the prospectus, latest annual report, any subsequent half-yearly report, and the latest price at <https://www.fullertonfund.com>.

**Cost, Performance & Risk** The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the fund's price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated. Investors should not base their investment decisions solely upon the scenarios shown.