



## Key Information Document (KID)

### 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

#### CASTLEBANNY FUND

#### a sub-fund of A&G GLOBAL SICAV - SIF

**Class A EUR Accumulation ISIN : LU0811435527**

PRIIP (Packaged Retail Investment and Insurance-based Products) Manufacturer: A&G Luxembourg AM, S.A.

Head office : 56, Grand Rue L-1660 Luxembourg, Grand Duchy of Luxembourg - Website: [www.aygluxembourg.lu](http://www.aygluxembourg.lu). Telephone: +34 915902121 for more information.

A&G Luxembourg AM, S.A. is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).

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You are about to purchase a Product that is not simple and may be difficult to understand.

### What is this Product ?

#### Type

This Product is a Luxembourg investment fund, Investment company with variable capital (SICAV) – Specialised Investment Fund (SIF).

#### Term

The lifespan of this Product is not limited.

#### Objectives

The Product seeks to accomplish this objective by investing, either directly or indirectly, in a diverse range of eligible investments, not restricted in accordance to geographical area or sector. The Product will primarily invest in listed equities of small, medium and large-sized companies; bonds, including, but not limited to, convertible bonds, contingent bonds, high yield bonds, ETN, fixed rate and floating securities, zero-coupon bonds and treasury bonds, with no particular rating, issued by governments, corporations and other national or supranational bodies; open-ended Investment Funds, including ETFs, and Fund of Funds; structured products, guaranteed or not; money market instruments and deposits. The investment objective of the Product is to generate superior long term capital appreciation through a portfolio having a diversified risk profile by a combination of investments in compliance with the SIF Law and the CSSF circular 07/309 on the risk diversification requirements applying to SIFs, section 8 “Investment Restrictions” and this Supplement.

#### Intended retail investor

The investment in the product entails an above-average risk and is only appropriate for well-informed investors within the meaning of Article 2 of the SIF Law who are willing to invest on a long-term basis, do not require liquidity in the short-medium term from their investment and who can take the risk to lose their investment.

#### Practical information

Custodian: Edmond de Rothschild (Europe)

The latest version of the PRIIP KID is available on [www.aygluxembourg.lu](http://www.aygluxembourg.lu). The issue document of this Product as well as the annual report may be obtained at the registered office of the Product.

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

### Risk Indicator



1	2	3	4	5	6	7
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The summary risk indicator assumes you keep the Product until maturity end of the recommended holding period (6 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.

Risk Category 5 reflects high potential gains and/or losses for the portfolio.

The capital is not guaranteed.

Significant risk(s) for the Product not taken into account in this indicator include the following:

**Credit risk:** The issuer of a bond or other debt security (including, but not limited to, governments and their agencies, state and provincial governmental entities, supranationals and companies) may default on their obligations by failing to make payments due, or repay principal and interest in a timely manner which will affect the value of the debt securities held by the portfolio.

**Interest rate risk:** An increase in interest rates may cause the value of fixed-income securities held by the Product to decline. Bond prices and yields have an inverse relationship, when the price of a bond falls the yield rises.

**Liquidity risk:** Liquidity risk exists when particular investments are difficult to purchase or sell. This can reduce the Product's returns because the Product may be unable to transact at advantageous times or prices.

**Currency risk:** The Product invests in overseas markets. It can be affected by changes in exchange rates which may cause the value of your investment to decrease or increase.

**Risk of investing in Products of Product :** The Product may invest in other underlying products. The performance, costs and risks of the Product will be affected by the underlying products. There can also be no assurance that the investment objective of the underlying product is achieved.

### 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.

Investment EUR 10,000

Scenarios		If you exit after 1 year	6 years
Stress scenario	What you might get back after costs	EUR 7,060	EUR 3,290
	Average return each year	-29.4%	-16.9%
Unfavourable scenario	What you might get back after costs	EUR 8,040	EUR 3,290
	Average return each year	-19.6%	-16.9%
Moderate scenario	What you might get back after costs	EUR 11,080	EUR 16,100
	Average return each year	10.8%	8.3%
Favourable scenario	What you might get back after costs	EUR 13,210	EUR 20,110
	Average return each year	32.1%	12.3%

This table shows the money you could get back over the recommended holding period under different scenarios, assuming that you invest EUR 10,000.

## What happens if the Manufacturer is unable to pay out ?

You may face a financial loss should the Product and/or the depository default. There is no compensation or guarantee scheme in place which may offset all or any of this loss.

## What are the costs ?

### Costs over time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the Product itself, for the following different holding periods. They include potential early exit penalties. The figures assume you are invest EUR 10,000. The figures are estimates and may change in the future.

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.

Investment EUR 10,000	If you exit after 1 year	If you cash in after 6 years (recommended holding period)
Total costs	EUR 170	EUR 1,720
Impact on return (RIY) per year	1.7%	1.8%

### Composition of Costs

Investment EUR 10,000 and annual cost impact if you exit after 1 year

One-off costs upon entry or exit	Entry costs	The impact of the costs you pay when entering your investment. This is the maximum you will pay and you could pay less. These costs are already included in the price you pay.	none	EUR 0
	Exit costs	The impact of the costs of exiting your investment when it matures. This is the maximum you will pay and you could pay less.	none	EUR 0
	Conversion fees	If applicable. Please refer to the conversion sections of the prospectus for applicable situations and conditions.	none	EUR 0
Ongoing costs (taken each year)	Management fees and other administrative or operating costs	The impact of the costs that we take each year for managing this Product. This is an estimate based on actual costs over the last year.	1.02%	EUR 102
	Transaction costs	The impact of the costs of us buying and selling underlying investments for this Product. The actual amount will vary depending on how much we buy and sell.	0.15%	EUR 15
Incidental costs taken under specific conditions	Performance fees and carried interest	From 0% to 10% performance fee, subject to a high watermark principle	none	EUR 0

These tables shows the impact the different costs have on the investment return you might get back at the recommended holding period and the meaning of the different cost categories.

If you invest in this Product in the context of a life insurance contract or capitalisation contract, this document does not take into account the fees relating to this contract.

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

Recommended holding period : 6 years

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

Redemptions are possible on each Valuation Day when notified to the Administrative Agent before 12.00 a.m, Luxembourg time, 3 Business Days preceding the Valuation Day; it will take 3 Business Days for the remit of redemption proceeds.

## How can I complain ?

If you wish to make a complaint, please contact us by post or email :

A&G Luxembourg AM, S.A., 56 Grand Rue L-1660 Luxembourg, Grand Duchy of Luxembourg

<http://www.aygluxembourg.lu>

Telephone: +34 915902121

## Other relevant information

Performance scenarios : You can find previous performance scenarios updated on a monthly basis at [www.aygluxembourg.lu](http://www.aygluxembourg.lu).

Past performance data about this Product is presented for 9 year(s). For further information, please visit [www.aygluxembourg.lu](http://www.aygluxembourg.lu).

This information document is updated annually.