

## 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

**Product Name:** SUNARES - Sustainable Natural Resources - EUR

**PRIIP Manufacturer:** VP Fund Solutions (Luxembourg) SA, 2540 Luxembourg, Luxembourg

**ISIN:** LU0344810915

**Website:** www.vpfundsolutions.com

**Telephone:** Call for more information +352 404 770 297

**Competent Authority:** Commission de Surveillance du Secteur Financier is responsible for supervising VP Fund Solutions (Luxembourg) SA in relation to this Key Information Document.

**Date:** 11. October 2023

**Warning:** You are about to purchase a product that is not simple and may be difficult to understand.

### What is this product?

**Type:**  
Fund type: Undertaking for collective investment in transferable securities (UCITS)  
Legal form: Limited company with variable capital  
Depository bank: VP Bank (Luxembourg) SA, 2540 Luxembourg, Luxembourg  
Additional information about this product can be found on the website of VP Fund Solutions (Luxembourg) SA, 2540 Luxembourg, Luxembourg, www.vpfundsolutions.com. The provision of the fund documents available there is required by law.

**Term:**  
Due date: none  
Unilateral termination by PRIIP manufacturer possible: yes  
Automatic termination of the PRIIPS: no

**Objectives:** This is a sub-fund with environmental and/or social characteristics (Art. 8 Regulation (EU) 2019/2088, Disclosure Regulation). The fund pursues a stock-picker approach, for which continual optimisation is provided with the aid of a combination of fundamental, technical and market sentiment behavioural analyses. Following the ancient Chinese concepts, SUNARES has divided the world of investment into two parts: Yin and Yang, which are binary reciprocal actions for all life on Earth. The 'yin' symbolises the shady side of the mountain, and is associated with the basic elements of earth and water, along with the 'female' principle. Conversely, 'yang' stands for the sunny side of the mountain, which is connected to the elements of fire and air (the 'male principle'). The central thesis and basis of SUNARES is the belief that this natural balance of the four basic earthly elements has very much lost its balance due to a disproportionate increase in the 'yang' sector (this concerns all of the industries associated with fire and air). Ever since the Gold Standard was abandoned in 1971, the finance sector as a whole has been transformed into an air element, which in turn implies an excessive surplus of yang energy. This led to the global expansion of the 'fiat money system', which allowed money to be printed without cover and money to be created 'out of thin air'. This change in the global monetary system led to excessive investment in financial assets and derivatives, something that had never been seen before. The investment world of the fund includes all the global companies that primarily deal with the basic elements of earth and water, i.e. our planet's natural resources, or companies which contribute to the more efficient and economical use of these resources. Therefore, the fund is not linked to an index and it is able to act freely when weighting its sectors, varying its weighting according to changes on commodity and capital markets. The fund places particular emphasis on the following sectors: commodities, precious metals, water, agriculture, forestry, food products, energy and alternative energy. The responsibility for selecting individual assets lies with the fund management. The subfund continuously invests at least 51% of its assets in equities.

**Intended retail investor:** In the member state of origin, the product is intended for professional and private investors with a medium-term investment horizon, basic experience and who are able to bear a full financial loss. The product may be used for capital appreciation and the generation of an additional income.

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

#### Risk Indicator:



Lower risk

Higher risk

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

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 the fund are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high. This rates the potential losses from future performance at a medium-high level, and poor market conditions are very unlikely to impact our capacity to pay you.

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

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### 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 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.

This type of unfavorable scenario occurred for an investment between 25.08.2022 - 25.08.2023 (if you exit after 1 year), 04.04.2022 - 03.10.2023 (if you exit after 5 years).

This type of moderate scenario occurred for an investment between 16.03.2018 - 18.03.2019 (if you exit after 1 year), 11.07.2017 - 11.07.2022 (if you exit after 5 years).

This type of favorable scenario occurred for an investment between 16.03.2020 - 16.03.2021 (if you exit after 1 year), 20.01.2016 - 20.01.2021 (if you exit after 5 years).

Recommended holding period: 5 years Example Investment: 10'000 EUR		If you exit after 1 year	If you exit after 5 years
<b>Worst case scenario</b>	<b>You could lose some or all of your investment</b>		
<b>Stress scenario</b>	<b>What you might get back after costs</b>	1'530 EUR	1'610 EUR
	Average return each year	-84.7 % p.a.	-30.6 % p.a.
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	7'200 EUR	5'610 EUR
	Average return each year	-28.0 % p.a.	-10.9 % p.a.
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	10'240 EUR	13'390 EUR
	Average return each year	2.4 % p.a.	6.0 % p.a.
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	20'710 EUR	23'400 EUR
	Average return each year	107.1 % p.a.	18.5 % p.a.

The calculations of previous performance scenarios can be found under [www.vpfundsolutions.com](http://www.vpfundsolutions.com).

### What happens if VP Fund Solutions (Luxembourg) SA is unable to pay out?

Should the manufacturer, VP Fund Solutions (Luxembourg) SA, or the depositary bank, default on their obligations, the product is not included in the insolvent estate, and may be transferred or liquidated in compliance with the legal requirements.

### 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, 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.
- 10'000 EUR Investment.

	If you exit after 1 year	If you exit after 5 years
Total costs	814 EUR	2'827 EUR
Annual cost impact (*)	8.1 %	4.3 %

(\*) 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 9.3 % before costs and 5.0 % after costs.

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### Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The impact of the costs you pay when entering into your investment. The maximum costs are indicated, you could pay less. The distribution costs are included.	500 EUR
Exit costs	The impact of the costs of exiting your investment when it matures.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	The impact of the costs we annually deduct to manage your investment.	263 EUR
Transaction costs	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.	63 EUR
Incidental costs taken under specific conditions		
Performance fees and carried interest	There is no performance fee for this product.	0 EUR

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

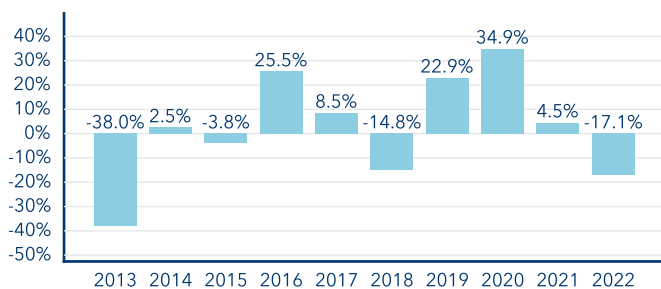
#### Recommended holding period: 5 years

Based on the risk/return profile, we recommend a holding period of at least 5 year(s) for this product. However, you can return the product to the manufacturer at the next NAV subject to the notice period specified in the fund documents. Early redemption may have a significant impact on the risk/return profile. In any case, there may be exit costs pursuant to the fund documents.

### How can I complain?

To file a complaint about the product or about the conduct of the PRIIP manufacturer or the person advising on, or selling the product, please contact: VP Fund Solutions (Luxembourg) SA, "Complaints Officer", 2540 Luxembourg, Luxembourg, [www.vpfundsolutions.com](http://www.vpfundsolutions.com), [CFI.Luxembourg@vpbank.com](mailto:CFI.Luxembourg@vpbank.com)

### Other relevant information



**This chart shows the fund's performance as the percentage loss or gain per year over the last 10 years.**

**Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past**

Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.

The share class shown has been launched on 14. February 2008.

The historical performance was calculated in EUR.