

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: Earth Gold Fund UI (EUR R)

Manufacturer: Universal-Investment-Gesellschaft mbH

The fund is managed by Universal-Investment-Gesellschaft mbH. Universal-Investment-Gesellschaft mbH (hereinafter, the "Manufacturer" or the "Company") is part of the Universal-Investment Group.

WKN / ISIN for this product: A0Q2SD / DE000A0Q2SD8

<https://www.universal-investment.com/>

Call +49 69 71043-0 for more information

This fund is approved in Germany and is regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin).

Universal-Investment-Gesellschaft mbH is licensed in Germany and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin).

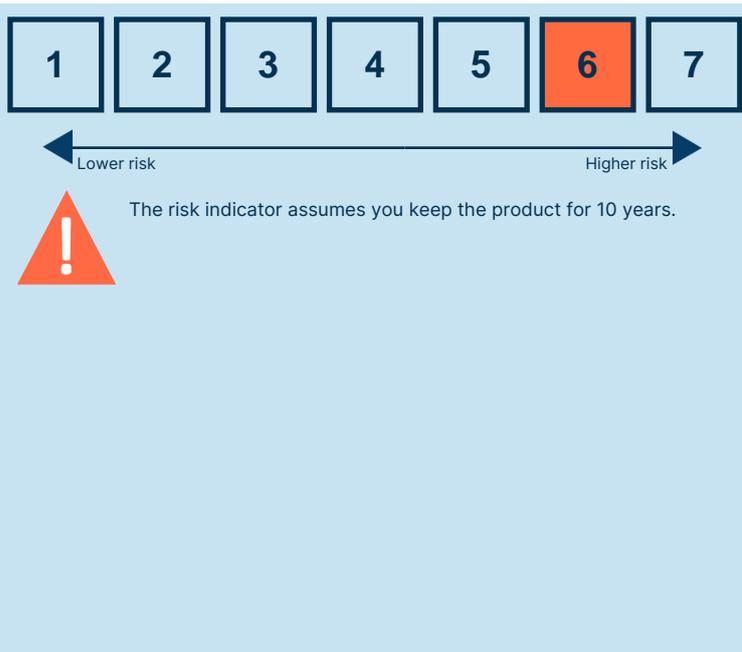
Date of production of the KID: 29/03/2023

What is this product?

Type	The fund is a UCITS special asset which has come into existence in Germany.
Term	The Fund was created for an indefinite term. The company is entitled to terminate administration of the fund with a notice period of six months through publication in the Federal Gazette, as well as during the annual or semi-annual report. Investors may, in general, redeem their units with the investment management company on each exchange trading day. The investment management company may, however, suspend redemptions when extraordinary circumstances exist which, taking into consideration the interests of the unitholders, make a suspension appear necessary. The company can restrict redemption, if the investor's redemption request reaches a previously defined threshold value, above which the redemption request can no longer be carried out in the interest of the entire group of investors.
Objectives	The Fund is actively managed. The investment objective of the Fund is to achieve the greatest possible capital appreciation. The fund may perform derivative trades in order to hedge positions or to increase its returns. The benchmark for the fund is: 100% MSCI AC World Gold IMI NR (EUR). The benchmark index for the fund is determined by the Manufacturer and may be changed if necessary. The fund does not aim to reproduce the benchmark. The portfolio manager may invest at their own discretion in securities or industries not included in the benchmark in order to capitalise on specific investment opportunities. The investment strategy will restrict the extent to which the portfolio holdings may deviate from the benchmark. This deviation may be material. Income shall remain in the fund (or: in this unit class) and shall increase the value of the units. Depository of the fund is Donner & Reuschel AG. The prospectus and current reports, the current unit prices and further information about the Fund or further unit classes of the Fund can be found free of charge in German language on our homepage https://fondsfinder.universal-investment.com .
Intended retail investor	The fund is designed for investors who are capable of assessing the risks and value of the investment. The investor must be prepared and able to accept significant fluctuations in the value of the shares, and the potential of a significant loss of capital. The assessment of the Manufacturer should not be considered investment advice; instead, it is intended to provide the investor with an initial point of reference for determining whether the fund is appropriate for their investing experience, risk tolerance and investment horizon.

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

Risk indicator



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 6 out of 7, which is the second-highest risk class. This rates the potential losses from future performance at a high level, and poor market conditions are very likely to impact our capacity to pay you. If we are not able to pay you what is owed, you could lose your entire investment.

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 Earth Gold Fund UI (EUR R)/ 100% MSCI AC World Gold IMI NR (EUR) over the last 15 years. Markets could develop very differently in the future.

Recommended holding period: 10 Years

Example Investment: 10,000 EUR

		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress	What you might get back after costs	474 EUR	329 EUR	43 EUR
	Average return each year	-95.26%	-49.49%	-41.95%
Unfavourable	What you might get back after costs	4,256 EUR	2,350 EUR	6,262 EUR
	Average return each year	-57.44%	-25.15%	-4.57%
Moderate	What you might get back after costs	9,841 EUR	10,235 EUR	10,161 EUR
	Average return each year	-1.59%	0.47%	0.16%
Favourable	What you might get back after costs	26,520 EUR	39,678 EUR	16,692 EUR
	Average return each year	165.20%	31.74%	5.26%

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. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario was based on an investment between 03/2010 and 03/2020. The moderate scenario was based on an investment between 11/2012 and 11/2022. The favourable scenario was based on an investment between 10/2008 and 10/2018.

What happens if the Manufacturer is unable to pay out?

The failure of the Manufacturer will have no direct impact on your payment, since statutory regulations required that, if the Manufacturer becomes insolvent, the fund does not become part of the insolvency assets, but rather remains separate.

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.

Cost 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 is invested.

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	867 EUR	2,390 EUR	4,237 EUR
Annual cost impact (*)	8.67%	4.31%	3.55%

(*) 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 3.71% before costs and 0.16% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.00% (currently 5.00%) of the amount you pay when acquiring this investment. The amount indicated is the maximum rate. This may be lower in individual cases. You can request the amount actually applicable for you from the distributor of the shares in the Fund.	Up to 500 EUR
Exit costs	0.00% (currently 0.00%) of your investment before it is paid out to you. The amount indicated is the maximum rate. This may be lower in individual cases. You can request the amount actually applicable for you from the distributor of the shares in the Fund.	Up to 0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.26% of the value of your investment per year. The indicated costs were incurred during the last fiscal year of the fund, which ended on 30/06/2022. The ongoing costs can fluctuate from year to year.	226 EUR
Transaction costs	0.27% 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.	27 EUR
Incidental costs taken under specific conditions		
Performance related fees	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last five years.	114 EUR

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.

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

Recommended holding period: 10 Years

There are no redemption costs or fees. In principle, you can request the redemption on any trading day. For more information, see "Term" in the section entitled "What is this product?"

How can I complain?

If you have any questions or complaints, please contact your investment advisor or intermediary first. Complaints can also be submitted in writing to Universal-Investment-Gesellschaft mbH, Beschwerdestelle, Theodor-Heuss-Allee 70, 60486 Frankfurt am Main or via e-mail to: beschwerde@universal-investment.com. Further details on the complaint process are available at the following website: <https://www.universal-investment.com/de/Unternehmen/Compliance/Deutschland/>.

Other relevant information

Information on past performance from the last 10 years as well as a calculation of past performance scenarios which is updated monthly are available on our homepage at <https://fondsfinder.universal-investment.com>. The fund is subject to the German Investment Tax Act (Investmentsteuergesetz). This may influence the manner in which you are taxed in respect to your income from the fund. Information on the Manufacturer's current remuneration system can be found on our website at: <https://www.universal-investment.com/de/Unternehmen/Compliance/Deutschland/>.