



# 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.

## Global Real Estate Dynamic Allocation Fund (the "Sub-Fund") a sub-fund of Luxbridge SICAV (the "Fund") Class Retail D Shares (Distribution) (EUR) ( LU2014282466 )

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Crestbridge Management Company S.A.  
<https://www.crestbridge.com/UCITSLuxbridge>  
Call +352 26 21 54 00 for more information

The CSSF is responsible for supervising Crestbridge Management Company S.A., in relation to this Key Information Document.

The PRIIP is authorized in Luxembourg and regulated by the CSSF.

This product is managed by Crestbridge Management Company S.A., which is authorized in Luxembourg and supervised by the CSSF.

## What is this product?

**Type** This product is a class of units of the Sub-Fund and is denominated in EUR. The Fund is an open-ended investment company with variable capital ("SICAV") and qualifies as an Undertaking for Collective Investment in Transferable Securities ("UCITS"), subject to Part I of the Luxembourg law of 17 December 2010 relating to Undertakings for Collective Investment ("Investment Fund Law"), transposing Directive 2009/65/EC related to UCITS. As an investment fund, the return of the Sub-Fund depends on the performance of its underlying assets.

**Product objectives** The Sub-Fund aims to provide long-term capital growth primarily in eligible listed equity securities issued by closed-ended real estate investment trusts ("REITs") and companies that own, develop, operate or finance real estate investment, where real estate assets or activities account for more than 50% of the value of such companies' shares ("Real Estate Companies").

**Investment policy** The Sub-Fund's assets will mainly be invested in listed equity securities of closed-ended REIT's and other Real Estate Companies (including smaller capitalisation companies).

Issuers of these securities may be located in any country, including emerging markets.

The Investment Manager seeks to access the impact of environmental, social and governance factors (ESG) (including accounting and tax policies, disclosure and investor communication, shareholder rights and remuneration policies) on the cash flows of many companies in which it may invest to identify issuers that the

Investment Manager believes will be negatively impacted by such factors relative to other issuers. These determinations may not be conclusive, and securities of such issuers may be purchased and retained by the Sub-Fund.

Debt securities, UCITS, other UCIs, cash and cash equivalents may be held on an ancillary basis.

The sub-fund may use financial derivative instruments only for hedging purpose and effective portfolio management.

**Benchmark** FTSE EPRA/NAREIT Developed Index (Net Total Return). Active UCIT, not managed in reference to a benchmark.

**Redemption policy** Investors may invest, convert and redeem on any business day unless amended by the board of directors of the SICAV at its discretion.

**Distribution policy** Any income generated may be distributed periodically to shareholders.

**Intended retail investor** Retail investors

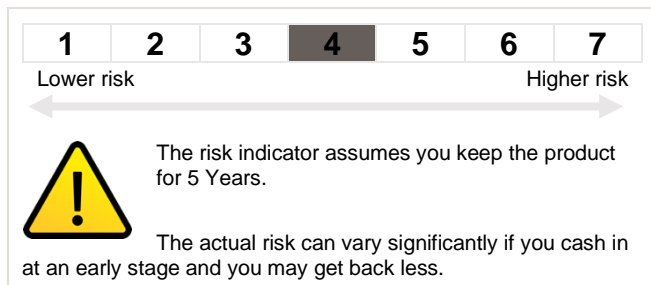
**Term** The Sub-Fund was incorporated for an undefined period. The manufacturer may terminate this product unilaterally under the conditions set forth in the prospectus of the Fund

### Practical information

**Depository** CACEIS Bank, Luxembourg Branch  
5 Allée Scheffer L-2520 LUXEMBOURG.

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

### Risk Indicator



will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator. Other risk factors should be considered before investing including concentration, currency, operational, counterparty and liquidity risk.

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

If we are not able to pay you what is owed, you could lose your entire investment.

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

## 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 and a suitable benchmark 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.

| Recommended holding period |   | 5.0                      |                           |
|----------------------------|---|--------------------------|---------------------------|
| Example Investment         |   | EUR 10 000               |                           |
| Scenarios                  |   | If you exit after 1 Year | If you exit after 5 Years |
| <b>Minimum</b>             | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |                           |
| <b>Stress</b>              | <b>What you might get back after costs</b>  | <b>1 708.2 EUR</b>       | <b>2 175.3 EUR</b>        |
|                            | Average return each year  | -82.92%                  | -26.29%                   |
| <b>Unfavourable</b>        | <b>What you might get back after costs</b>  | <b>7 108.5 EUR</b>       | <b>7 431.3 EUR</b>        |
|                            | Average return each year  | -28.92%                  | -5.76%                    |
| <b>Moderate</b>            | <b>What you might get back after costs</b>  | <b>9 995.7 EUR</b>       | <b>10 303.3 EUR</b>       |
|                            | Average return each year  | -0.04%                   | 0.60%                     |
| <b>Favourable</b>          | <b>What you might get back after costs</b>  | <b>12 404.1 EUR</b>      | <b>11 476.0 EUR</b>       |
|                            | Average return each year  | 24.04%                   | 2.79%                     |

Unfavourable scenario: This type of scenario occurred for an investment between (08/2021 - 01/2023).

Moderate scenario: This type of scenario occurred for an investment between (05/2014 - 05/2019).

Favourable scenario: This type of scenario occurred for an investment between (12/2016 - 12/2021).

## What happens if Crestbridge Management Company S.A. is unable to pay out?

You are exposed to the risk Crestbridge Management Company S.A., acting on behalf of the Fund, might be unable to meet its obligations in connection with the product. This may materially adversely affect the value of the product and could lead to you losing some or all your investment in the product. A potential loss is not covered by an investor compensation or protection scheme.

## 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.
- EUR 10 000 is invested.

| Investment EUR 10 000        |                          |                           |
|------------------------------|--------------------------|---------------------------|
| Scenarios                    | If you exit after 1 Year | If you exit after 5 Years |
| <b>Total Costs</b>           | 408.0 EUR                | 2 333.4 EUR               |
| <b>Annual Cost impact(*)</b> | 4.08%                    | 4.19% 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 4.79% before costs and 0.60% after costs.

## Composition of costs

| One-off costs upon entry or exit                                  |  | If you exit after 1 year |
|---|--|--------------------------|
| <b>Entry costs</b>  | 0.00% we do not charge an entry fees   | <b>Up to 0 EUR</b>       |
| <b>Exit costs</b>   | 0.00% we do not charge an exit fee for this product, but the person selling you the product may do so.           | <b>Up to 0 EUR</b>       |
| Ongoing costs taken each year                                     |  |                          |
| <b>Management fee and other administrative or operating costs</b> | 3.78% of the value of your investment per year. This is an estimate based on actual costs over the last 3 years. | <b>Up to 378 EUR</b>     |

|   |   |                     |
|---|---|---------------------|
| <b>Transaction costs</b>                                | 0.30% 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. | <b>Up to 30 EUR</b> |
| <b>Incidental costs taken under specific conditions</b> |   |                     |
| <b>Performance fees</b>                                 | 0.00% No performance on the last period. 20% of any outperformance of the Adjusted Net Asset Value per share of the sub-fund above the High Watermark, paid yearly at the end of each Reference Period (01/01 - 31/12).       | <b>Up to 0 EUR</b>  |

Different costs apply depending on the investment amount the indicated ongoing charges are an estimate based on the expected total amount of charges. This percentage may vary from year to year. It excludes outperformance charges and intermediation charges, with the exception of entry and exit charges paid by the Sub-Fund when it buys or sells shares of another sub-fund. For more information about sub-fund charges, please refer to the relevant sections of the prospectus, which is available at <https://www.crestbridge.com/UCITSLuxbridge>.

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

#### Recommended holding period: 5 Years

The Fund has a long-term investment horizon and due to the inherent volatility of the equity markets we recommend a holding period of 5 years. Disinvestment is possible at all times with immaterial risk on performance profile of the PRIIP. No fees associated with divestments related to different holding periods.

### How can I complain?

In case of a verbal complaint, the complaining party will be requested to submit to Crestbridge Management Company S.A. the complaint:

in writing at Crestbridge Management Company S.A. – 1 Boulevard de la Foire, L-1528 Luxembourg Grand-Duchy of Luxembourg); or by email at [complaints\\_manco@crestbridge.com](mailto:complaints_manco@crestbridge.com).

The complaint should include at least: name and address of the complaining party, date of the complaint and the clear description of the nature of the complaint. The written complaint should describe the full case history, the complaining party's position and request and shall be accompanied by all necessary information and documentation. The request should be filed in English.

### Other relevant information

The latest prospectus, the latest periodic regulatory information, the Sub-Fund's net asset value, as well as all other practical information are available, free of charge, from Crestbridge Management Company S.A., 1, Boulevard de la Foire L-1528 Luxembourg, Grand Duchy of Luxembourg, or on [www.fundsquare.net](http://www.fundsquare.net). This key investor information document describes a share class of the Sub-Fund. The prospectus, the annual and semi-annual reports are prepared for the entire Sub-Fund and available from the Management Company. The shareholder has the right to switch his shares in one share class into shares of another share class of the Sub-Fund. For further information about how to exercise that right, please refer to the detailed description in the prospectus. Details of the Management Company's up-to-date remuneration policy are available on the following website <http://www.crestbridge.com/documents/regulatory/>. A paper copy of the remuneration policy will be made available free of charge to shareholders upon request to the Management Company. Depending on your tax regime, any capital gains and income arising from the ownership of shares in the sub-fund may be subject to taxation. We advise you to consult your financial advisor for more information on taxation. Crestbridge Management Company S.A. may only be held liable on the basis of statements contained in this document that are misleading, inaccurate or inconsistent with the relevant sections of the Sub-Fund's prospectus. The sub-fund is authorised in Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier (CSSF). Crestbridge Management Company S.A. is authorised in Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier (CSSF).

**Past performance:** You can download the past performance over the last 3 years from our website at <https://crestbridge-management-company-sa.priips-performance-chart.com/LU2014282466/en/KID/>

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at <https://crestbridge-management-company-sa.priips-scenarios.com/LU2014282466/en/KID/>