

## 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.

### FAB Global Balanced Fund (the "Sub-Fund")

a sub-fund of **Diversified Growth Company (abbreviated as D.G.C.) (the "Fund")**

Class B EUR – LU0953301933

PRIIP manufacturer: NS Partners Europe S.A.

[www.nspgroup.com](http://www.nspgroup.com).

For more information, call +352 26 27 11 1

The Commission de Surveillance du Secteur Financier ("CSSF") in Luxembourg is responsible for supervising NS Partners Europe S.A. in relation to this Key Information Document.

FAB Global Balanced Fund is authorised in Luxembourg and regulated by the CSSF.

This product is managed by NS Partners Europe S.A., which is authorised in Luxembourg and supervised by the CSSF and member of NS Partners Group.

Accurate as of: 28 April 2023

## What is this product?

### Type

- This product is a class of shares of the Sub-Fund and denominated in EUR. The Fund is an investment company with a variable capital and qualifies as an Undertaking for Collective Investments in Transferable Securities ("UCITS"), subject to the Luxembourg law of 17 December 2010 related to undertakings for collective investments (the "Investment Fund Law") and transposing Directive 2009/65/EC.
- As an investment fund, the return of the Sub-Fund depends on the performance of its underlying assets.

### Objectives

#### Investment objective:

- The objective is to provide superior risk-adjusted returns through a balanced investment approach, with a focus on capital preservation.

#### Investment policy:

- The Sub-Fund is structured as a balanced asset allocation Sub-Fund with the aim of keeping a carefully selected portfolio of investments diversified across various asset classes and investments styles. Over 3 year periods, it is expected to have an average exposure to the world equity markets of around 50%.
- It will invest into instruments without any geographical restriction or limitation into stocks, bonds, money market instruments, UCITS and other instruments (indices and ETFs).
- Derivatives will be used for efficient portfolio management purposes.
- The Sub-Fund will achieve its objectives by investing up to 100% of its assets in equities and bonds, directly and indirectly, through targeted UCITS whose management fee shall not exceed 3% of their respective net asset values.
- Investments in fixed income securities will not exceed the limit of 65% of the net assets of the Sub-Fund. From 0 to 30% of the net assets of the Sub-Fund will be invested in securities which are not rated investment grade ensuring that liquidity is at least weekly.
- Foreign exchange contracts, futures and options may be used for the purpose of hedging risks.
- The assets of the Sub-Fund may be invested in securities which are denominated in currencies other than the Sub-Fund's currency.
- The foreign currency exposure, may or may not be hedged, but will not exceed 50%.
- Derivatives may be used to a limited extent if there are significant subscriptions or for hedging purposes. In such cases,

the Sub-Fund may use derivatives with a commitment exposure of approximately 25% and in any case no more than 100% according to Article 42 (3) of the Investment Fund Law.

- The Sub-Fund is actively managed with no reference to a benchmark.
- Given the objectives and risk and reward profile of the product, the recommended holding period is 5 years.

**Valuation Day:** The product is valued on every Wednesday, which falls on a full bank business day in Luxembourg ("Business Day") or otherwise the next Business Day and the last day of the month falling on a Business Day ("Valuation Day").

**Subscription, redemption and conversion requests:** before 11:00 a. m., Luxembourg time, 1 Business Day preceding the Dealing Day (which is the next Business Day following a Valuation Day).

**The initial minimum investment is the equivalent of 300,000 in EUR.**

**Dividends:** This product is accumulating. The board of directors may, if thought fit and appropriate, propose to the shareholders the payment of a dividend.

#### Intended institutional investor

The share class B is not suitable for investors who plan to withdraw their money within 5 years. It is intended for investors who favour a balanced approach based on investments on the equity and bonds markets, depending on the changes in economic conditions, with a medium term investment horizon.

#### Term

This product was incorporated for an undefined period. The manufacturer may not terminate it unilaterally. Only the board of directors of the Fund or a general meeting of shareholders may decide to terminate it.

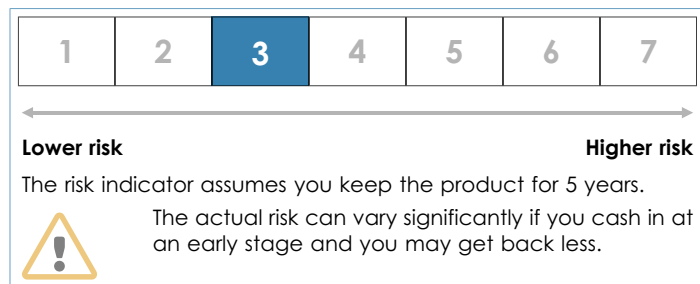
#### Practical information

**Depositary:** UBS Europe SE, Luxembourg Branch, 33A avenue J.F. Kennedy, L-1855 Luxembourg.

**Further information:** The Fund's prospectus and periodic period reports are prepared for the entire Fund. Assets and liabilities of each sub-fund are segregated by law, meaning that the liabilities allocated to one sub-fund may not impact the other sub-funds. Conversion of shares in shares of another sub-fund/class of the Fund are allowed as more described in the prospectus of the Fund. Copies of the prospectus, last annual and semi-annual reports of the Fund and other practical information such as the latest price of the shares may be obtained free of charge, in English, from the registered office of the Fund, 3, rue Gabriel Lippmann, Münsbach, L-5365 Luxembourg or the appointed distributors. You can find the latest version on our website at [www.nspgroup.com](http://www.nspgroup.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 3 out of 7, which is a medium-low risk class.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator.

This rating does not take into account other risk factors which should be considered before investing, including concentration, counterparty, credit, liquidity and operational risks.

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.

**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 [www.nspgroup.com](http://www.nspgroup.com).**

### 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, by identifying, depending on the performance scenarios and as defined in the Key Information Document's EU regulation, all overlapping sub-intervals individually (i) equal in length to the recommended holding period which start or end in each month which are contained within that period of 10 years or (ii) equal or shorter in length to the recommended holding period, but equal to or longer than one year, which end at the end of that period of 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 26 November 2021 and 24 February 2023.

**Moderate:** this type of scenario occurred for an investment between 29 November 2014 and 29 November 2019.

**Favourable:** this type of scenario occurred for an investment between 29 October 2016 and 29 October 2021.

Recommended holding period		5 years	
Example Investment		€ 10,000	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b> Average return each year	<b>€ 5,104</b> -49.0%	<b>€ 4,535</b> -14.6%
<b>Unfavourable</b>	<b>What you might get back after costs</b> Average return each year	<b>€ 7,748</b> -22.5%	<b>€ 8,154</b> -4.0%
<b>Moderate</b>	<b>What you might get back after costs</b> Average return each year	<b>€ 9,840</b> -1.6%	<b>€ 10,707</b> 1.4%
<b>Favourable</b>	<b>What you might get back after costs</b> Average return each year	<b>€ 11,840</b> 18.4%	<b>€ 12,283</b> 4.2%

## What happens if NS Partners Europe S.A. is unable to pay out?

You are exposed to the risk NS Partners Europe S.A. 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. The amounts shown here are illustrations based on an example investment amount and different possible investment periods. We have assumed (i) in the first year you would get back the amount that you invested (0% annual return) and, for the other holding periods, the product performs as shown in the moderate scenario and (ii) € 10,000 is invested.

Example Investment € 10,000	if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Total Costs</b>	<b>€ 634</b>	<b>€ 1,344</b>
<b>Annual cost impact*</b>	<b>6.3%</b>	<b>2.4% each year</b>

(\*) 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 3.8% before costs and 1.4% after costs.

### Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs</b>	<b>5.00%</b> maximum of the amount you pay in when entering this investment. In case of conversion into shares of another class or another sub-fund, no conversion fee is charged but shareholders may be requested to bear the difference in subscription fee if higher.	<b>up to € 500</b>
<b>Exit costs</b>	<b>0.00%</b> , we do not charge an exit fee for this product, but the person selling you the product may do so.	<b>€ 0</b>
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	<b>1.33%</b> of the value of your investment per year. This is an estimate based on actual costs over the last year.	<b>€ 133</b>
<b>Transaction costs</b>	<b>0.01%</b> of the value of your investment per year. This is an estimate, calculated on an annualised basis, based on the average over the previous 3 years when buying or selling the underlying investments. The actual amount will vary depending on how much we buy and sell.	<b>€ 1</b>
Incidental costs taken under specific conditions		
<b>Performance fees</b>	<b>0.00%</b> . There is no performance fee for this product.	<b>€ 0</b>

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

#### Recommended holding period ("RHP"): 5 years

The RHP has been defined by taking into account the above objectives and risk and reward profile. You should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty prior to the end of the RHP, or hold the investment longer. Redemption requests must be received before 11:00 a.m., Luxembourg time to be dealt with on the basis of the net asset value per share applicable on that Valuation Day. Payment for redemptions is expected to be made within 3 Business Days after the Dealing Day. Any cashing-in before the end of the RHP may have a negative consequence on your investment.

### How can I complain?

The purpose of the Complaints Handling Procedure of NS Partners Europe S.A. is to ensure that complaints are handled in a manner which is fair, objective and truth oriented. A complaint is an expression of dissatisfaction received, whether in oral or in written, from or on behalf of an eligible complainant, about the company's provision of, or failure to provide, a financial service. A request for information, clarification or service is not a complaint. A complainant can request the detailed complaint at NS Partners Europe S.A., Compliance Officer, 11, boulevard de la Foire, L-1528 Luxembourg, Fax: +352 26.27.11.69, E-mail: [complaint@nspgroup.lu](mailto:complaint@nspgroup.lu). The complainant has also the possibility to lodge a complaint directly with financial intermediaries, such as local distributors and/or paying agent of the relevant country of distribution, who will escalate the complaint to the Fund. NS Partners Europe S.A. will send a written acknowledgement of receipt to the complainant within 10 working days after the receipt of the complaint, unless the answer itself is provided to the complainant within this period. NS Partners Europe S.A. shall seek to provide an answer to the complaint without undue delay and in any case within a period not exceeding 1 (one) month from the date of receipt of the complaint. If the answer cannot be provided within this period, NS Partners Europe S.A. will inform about the causes of the delay and the timescale to respond to the complaint. Where the complainant did not obtain an answer or a satisfactory answer at the level at which s/he submitted his/her complaint in the first instance, he/she has the opportunity to raise the complaint up to senior management: NS Partners Europe S.A., Conducting Officers, 11, Boulevard de la Foire, L-1528 Luxembourg.

### Other relevant information

**Investment Manager:** The Forum Finance Group S.A., 6, rue de la Croix d'Or, CH-1204 Genève.

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at <https://nspartners.priips-scenarios.com/LU0953301933/en/KID/>.

**Past performance:** You can download the past performance over the last 9 years from our website at <https://nspartners.priips-performance-chart.com/LU0953301933/en/KID/>.