

Product

EuroGovies Risk Balanced - XI (EUR)

A Sub-Fund of LYXOR INVESTMENT FUNDS
LU1324185781 - Currency: EUR

This Sub-Fund is authorised in Luxembourg.

Management Company: Amundi Asset Management (thereafter: "we"), a member of the Amundi Group of companies, is authorised in France and regulated by the Autorité des marchés financiers.

The AMF is responsible for supervising Amundi Asset Management in relation to this Key Information Document.

For more information, please refer to www.amundi.fr or call +33 143233030.

This document was published on 20/01/2024.

What is this product?

Type: Shares of a Sub-Fund of LYXOR INVESTMENT FUNDS, an Undertaking for Collective Investments in Transferable Securities (UCITS), established as a SICAV.

Term: The term of the Sub-Fund is unlimited. The Management Company may terminate the fund by liquidation or merger with another fund in accordance with legal requirements.

Objectives: This Fund is an active UCITS. The sub-fund investment strategy is not linked to a benchmark index but performance fee are calculated against a reference benchmark (the "Benchmark Index") as described in section Performance Fee of the prospectus. The investment objective of Fund is to provide a net capital appreciation (taking into account all fees and expenses attributable to the Fund) over a 3 to 5 years period.

The Fund actively invests, based on a proprietary risk-based asset allocation methodology developed by Lyxor, in a universe of debt securities primarily issued or guaranteed by Austria, Belgium, Finland, France, Germany, the Grand Duchy of Luxembourg and the Netherlands as long as their debt is rated investment grade or any other EU Member States with a credit rating of AA- or above (i.e. average Fitch Ratings, Standard and Poor's and Moody's ratings) (a Core Member State of the European Union (EU)) or by other Eligible Issuers (as defined hereafter).

The debt securities invested by the Fund are high quality liquid assets (HQLA) and are eligible to the Liquidity Coverage Ratio (LCR) within meaning of the European Union Capital Requirement Directive (n° 2013/36/EU) and the Capital Requirement Regulation (n° 575/2013).

To be eligible for investment, Bonds will need to be issued or guaranteed by (i) the central authority of a Core EU Member State, (ii) a central bank of a Core EU Member State in the domestic currency of the central bank, (iii) a non-central government public sector entity in the domestic currency of the public sector entity, (iv) the Bank for International Settlements, the International Monetary Fund, the EU Commission, a multilateral development bank, or (v) the European Financial Stability Facility or the European Stability Mechanism (each (iv) and/or (v) referred to as a "Supranational Entities" and (i) to (v) being hereafter referred to as the "Eligible Issuers").

All capital letter terms in this paragraph have the meaning given in the European Union Capital Requirement Regulation (n° 575/2013).

The Fund will also apply certain diversification constraints with respect to countries or supranational entities.

It will also impose rating limits on certain issuers.

For detailed investment restriction, please refer to the prospectus.

The Fund will also invest in financial derivative instruments in order to hedge part of the risk related to interest rate movements, which could negatively affect the price of the Bonds within the Fund.

The Fund will nevertheless remain exposed to the credit (or default) risk of the issuers of the Bonds within the Fund.

Intended Retail Investor: This product is intended for investors, with a basic knowledge of and no or limited experience of investing in funds with the ability to bear losses up to the amount invested.

Redemption and Dealing: Shares may be sold (redeemed) as stated in the prospectus at the respective dealing price (net asset value). Further details are provided in the LYXOR INVESTMENT FUNDS prospectus.

Distribution Policy: As this is a non-distributing share class, investment income is reinvested.

More Information: You may get further information about the Sub-Fund, including the prospectus, and financial reports which are available at and free of charge on request from: Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France.
The Net Asset Value of the Sub-Fund is available on www.amundi.lu.

Depository: Societe Generale Luxembourg.

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

RISK INDICATOR



The risk indicator assumes you keep the product for 1 year.

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 movement in the markets or because we are not able to pay you.

We have classified this product as 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact our capacity to pay you.

Additional risks: Market liquidity risk could amplify the variation of product performances.

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

Beside the risks included in the risk indicator, other risks may affect the Sub-Fund's performance. Please refer to the LYXOR INVESTMENT FUNDS prospectus.

PERFORMANCE SCENARIOS

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the Sub-Fund 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.

What you get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

Recommended holding period : 1 year		
Investment EUR 10,000		
Scenarios		If you exit after 1 year
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.	
Stress Scenario	What you might get back after costs	€9,150
	Average return each year	-8.5%
Unfavourable Scenario	What you might get back after costs	€9,400
	Average return each year	-6.0%
Moderate Scenario	What you might get back after costs	€9,490
	Average return each year	-5.1%
Favourable Scenario	What you might get back after costs	€9,780
	Average return each year	-2.2%

The figures shown include all the costs of the product itself, but may or 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.

This type of scenario occurred for an investment using a suitable proxy.

Favourable scenario: this type of scenario occurred for an investment between 30/12/2022 and 29/12/2023.

Moderate scenario: this type of scenario occurred for an investment between 31/12/2020 and 31/12/2021

Unfavourable scenario: this type of scenario occurred for an investment between 30/04/2019 and 30/04/2020 .

What happens if Amundi Asset Management is unable to pay out?

A separate pool of assets is invested and maintained for each Sub-Fund of LYXOR INVESTMENT FUNDS. The assets and liabilities of the Sub-Fund are segregated from those of other sub-funds as well as from those of the Management Company, and there is no cross-liability among any of them. The Sub-Fund would not be liable if the Management Company or any delegated service provider were to fail or default.

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.

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, and 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.

COSTS OVER TIME

Investment EUR 10,000	
Scenarios	If you exit after 1 year*
Total Costs	€515
Annual Cost Impact**	5.1%

* Recommended holding period.

** 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 0.05% before costs and -5.10% after costs.

These figures include the maximum distribution fee that the person selling you the product may charge (5.00% of amount invested / 500 EUR). This person will inform you of the actual distribution fee.

If you are invested in this product as part of an insurance contract, the costs shown do not include additional costs that you could potentially bear.

COMPOSITION OF COSTS

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	This includes distribution costs of 5.00% of amount invested. This is the most you will be charged. The person selling you the product will inform you of the actual charge.	Up to 500 EUR
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.13% of the value of your investment per year. This percentage is based on actual costs over the last year.	12.35 EUR
Transaction costs	0.02% of the value of your investment per year. This is an estimate of the cost of buying and selling the underlying investments for the product. The actual amount depends on how much we buy and sell.	2.19 EUR
Incidental costs taken under specific conditions		
Performance fees	<p>annual outperformance of the reference asset . The calculation applies on each Net Asset Value calculation date in accordance with the terms described in the prospectus. Past underperformances over the last 5 years should be clawed back before any new accrual of performance fee.</p> <p>The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.</p> <p>The performance fee is paid even if the performance of the share over the performance observation period is negative, while remaining higher than the performance of the Reference Asset.</p>	0.00 EUR

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

Recommended holding period: 1 year is based on our assessment of the risk and reward characteristics and costs of the Sub-Fund.

This product is designed for short-term investment; you should be prepared to stay invested for at least 1 years. You can redeem your investment at any time, or hold the investment longer.

Order schedule: Orders to redeem shares must be received before 11:00 AM Luxembourg time on the Valuation Day. Please refer to the LYXOR INVESTMENT FUNDS Prospectus for further details regarding redemptions.

You may exchange shares of the Sub-Fund for shares of other sub-funds of LYXOR INVESTMENT FUNDS in accordance with the LYXOR INVESTMENT FUNDS prospectus.

How can I complain?

If you have any complaints, you may:

- Mail Amundi Asset Management at 91-93 boulevard Pasteur, 75015 Paris, France
- E-mail to complaints@amundi.com

In the case of a complaint you must clearly indicate your contact details (name, address, phone number or email address) and provide a brief explanation of your complaint. More information is available on our website www.amundi.fr.

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

Other Relevant Information

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the Sub-Fund including various published policies of the Sub-Fund on our website www.amundi.fr. You may also request a copy of such documents at the registered office of the Management Company.

Past performance: You can download the past performance of the Sub-Fund over the last 10 years at www.amundi.fr.

Performance scenarios: You can find previous performance scenarios updated on a monthly basis at www.amundi.fr.