

# 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

### **Forum One - Square Megatrends' Champions**

a compartment of Forum One

CLASS / EUR Accumulation ISIN : LU1377390460

PRIIP Manufacturer (Packaged Retail Investment and Insurance-based Products) : Edmond de Rothschild Asset Management (Luxembourg)

Head office : 4, rue Robert Stumper, L-2557 Luxembourg - Website : [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com). Phone : +352 24881 for more information.

Edmond de Rothschild Asset Management (Luxembourg) is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

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Production date of the Key Information Document : 16.01.2023

You are about to purchase a Product that is not simple and may be difficult to understand.

## What is this Product?

### **Type**

This Product is an investment fund under Luxembourg law, société d'investissement à capital variable - SICAV - incorporated as a société anonyme and governed by part I of the Luxembourg law of December 17, 2010 concerning undertakings for collective investment.

### **Term**

The lifespan of this Product is not limited.

### **Objectives**

The Product seeks to outperform its benchmark, the MSCI World Index (the Benchmark), over a full investment cycle by investing in a portfolio of best in class companies which are well positioned to capitalise on favourable secular trends in their respective sectors.

### **Benchmark**

The benchmark index of the Product is the MSCI World 100% Hedged to EUR Net Total Return. The Product is actively managed. The benchmark index is used for performance comparison purposes only.

### **Investment policy**

The Product will invest mainly in companies which benefit from key long term trends which are transforming our societies. Such trends include the digitalisation of the economy, ageing population, growth of the middle class in emerging economies, the consolidation of fragmented industries by industry leaders and the trend towards more stringent regulations.

The Investment Manager will focus on best in class companies in their respective fields characterised by attractive business economics, good management teams and attractive reinvestment opportunities. The Investment Manager will select these companies when their valuation is reasonable based on his analysis.

To achieve its investment objective, the Product will mainly invest in shares of companies publicly listed on the main Regulated Markets of OECD countries.

The Product may hold cash and cash equivalents on an ancillary basis.

The Product may invest in financial derivative instruments for hedging purposes or for the purpose of achieving its investment objective.

The investments underlying this financial Product do not take into account the EU criteria for environmentally sustainable economic activities.

The Product may take positions to hedge the portfolio against certain risks (interest, credit or exchange rates).

In principle, capital gains and other income of the Product will be re-invested and no dividend will generally be payable to shareholders.

### **Intended retail investor**

The Product is suitable for Institutional Investors and retail investors who understand and are able to bear the risks of an investment in the Product, including the risk of losing all or substantially all of their investment.

Shareholders should note that the value of their investment could fall as well as rise and they should accept that there is no guarantee that they will recover their initial investment.

### **Practical information**

Custodian: Edmond de Rothschild (Europe)

More detailed information on Forum One and the available sub-funds, such as the prospectus, the annual and semi-annual reports, can be obtained free of charge, in English from Edmond de Rothschild Asset Management (Luxembourg) at 4, rue Robert Stumper, L-2557 Luxembourg.

The latest price of the shares is available online at <https://navcentrefis.edram.com/en> in the « Fund Center » section.

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

### Risk Indicator

With lower risk, With higher risk,  
  
 potentially lower rewards potentially higher rewards

1	2	3	4	5	6	7
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The summary risk indicator assumes you keep the Product until maturity end of the recommended holding period (5 years).

The actual risk can vary significantly if you cash in at an early stage and you may get back less. 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 it is not able to pay you.

Due to a lack of sufficient historical data, the risk indicator incorporates simulated data from a benchmark portfolio. Risk Category 5 reflects high potential gains and/or losses for the portfolio. This is due to investments in equities on OECD countries market.

The capital is not guaranteed.

Significant risk(s) for the Product not taken into account in this indicator include the following:

**Risk linked to the use of derivative instruments:** The structured products in which the Product invests may be exposed to risks linked to derivative instruments. These derivative instruments may involve different types of risks leading to adjustments or to early payment. This could cause a loss of your investment value.

**Derivative for hedging purpose:** The use of derivatives for hedging in a rising market may restrict potential gains.

**Liquidity risk:** Liquidity risk exists when particular investments are difficult to purchase or sell. This can reduce the Product's returns because the Product may be unable to transact at advantageous times or prices. This can be the result of shocks of unprecedented intensity and severity such as but not limited to pandemics and natural disasters.

**Financial, economic and political risks:** Financial instruments are impacted by various factors, of which, without being exhaustive, the development of the financial market, the economic development of issuers who are themselves affected by the general world economic situation as well as economic and political conditions prevailing in each country.

**Operational risk:** Risk of loss resulting from human errors, inadequate or failed internal systems, processes or controls or from external events.

### 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. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

Investment EUR 10,000

Scenarios		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Stress scenario	What you might get back after costs	EUR 5,560	EUR 2,460
	Average return each year	-44.4%	-24.5%
Unfavourable scenario	What you might get back after costs	EUR 7,020	EUR 2,770
	Average return each year	-29.8%	-22.6%
Moderate scenario	What you might get back after costs	EUR 10,900	EUR 15,060
	Average return each year	9.0%	8.5%
Favourable scenario	What you might get back after costs	EUR 14,430	EUR 22,350
	Average return each year	44.3%	17.5%

This table shows the money you could get back over the recommended holding period under different scenarios, assuming that you invest EUR 10,000.

## What happens if the Manufacturer is unable to pay out?

You may face a financial loss should the Product and/or the Depository or the prime broker and sub-custodian of this Product default. There is no compensation or guarantee scheme in place which may offset all or any of this loss.

## What are the costs?

### Costs over time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the Product itself, for the following different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10,000. The figures are estimates and may change in the future.

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.

Investment EUR 10,000	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Total costs	EUR 510	EUR 2,180
Impact on return (RIY) per year	5.1%	3.0%

### Composition of Costs

Investment EUR 10,000 and annual cost impact if you exit after 1 year

One-off costs upon entry or exit	Entry costs	The impact of the costs you pay when entering your investment. This is the maximum you will pay and you could pay less. These costs are already included in the price you pay.	3.00%	EUR 300
	Exit costs	The impact of the costs of exiting your investment when it matures. This is the maximum you will pay and you could pay less.	none	EUR 0
	Conversion fees	If applicable. Please refer to the conversion sections of the prospectus for applicable situations and conditions.	none	EUR 0 0
Ongoing costs (taken each year)	Management fees and other administrative or operating costs	The impact of the costs that we take each year for managing this Product. This is an estimate based on actual costs over the last year.	1.55%	EUR 155
	Transaction costs	The impact of the costs of us buying and selling underlying investments for this Product. The actual amount will vary depending on how much we buy and sell. This is an estimate based on actual costs over the last 3 years.	0.12%	EUR 12
Incidental costs taken under specific conditions	Performance fees and carried interest	10% of the outperformance above the Benchmark MSCI World 100% Hedged to EUR Net Total Return, subject to a high-water mark. According to the HWM principle, no performance fee will be due if the NAV before performance fee turns out to be lower than the previous highest Net Asset Value on which a Performance Fee was paid. The calculation method is described in the prospectus. The Performance fee shall be paid out annually on 31.12.	0.45%	EUR 45

These tables show the impact the different costs have on the investment return you might get back at the recommended holding period and the meaning of the different cost categories. If you invest in this Product in the context of a life insurance contract or capitalisation contract, this document does not take into account the fees relating to this contract.

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

Recommended holding period : 5 years

This Product is designed for medium to long term investments. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer.

Investors may redeem their shares each Valuation Day, or the following Valuation Day if such day is not a Valuation Day. A Valuation Day is each business day in Luxembourg and Vietnam with the exception of Good Friday, 24 December (Christmas Eve) and any other day on which the stock exchanges in Vietnam are closed.

The subscription and the redemption days of the Product are each Valuation day.

## How can I complain?

If you have any complaints about the Product, the conduct of the manufacturer or the person that advised or sold this Product, please write to:

Edmond de Rothschild Asset Management (Luxembourg), 4 Rue Robert Stumper, L-2557 Luxembourg

<http://www.edmond-de-rothschild.com>

Telephone : +352 24881

## Other relevant information

Performance scenarios : You can find previous performance scenarios updated on a monthly basis at <https://navcentreifs.edram.com/en>.

Past performance data about this Product is presented for 6 year(s). For further information, please visit <https://navcentreifs.edram.com/en>.

This key information document (KID) is updated annually.