

KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.



BIL Invest Bonds Renta Fund, a sub-fund of the SICAV BIL Invest

Class P-Acc - Capitalisation shares: LU1565452015

Competent authority: CSSF (Commission de Surveillance du Secteur Financier)
Management company: BIL Manage Invest

OBJECTIVES AND INVESTMENT POLICY

Principal assets traded:

The Sub Fund primarily invests in bonds through UCITS and/or UCIs (including ETFs) and/or derivatives.

The assets of this sub fund may also be invested secondarily in:

Securities other than those listed below (including Cocos for a maximum of 10% of net assets)

- Money-market instruments or fixed income securities.
- UCITS and/or equity UCIs
- Other UCIs including UCIs which follow specific strategies (such as commodities, alternatives, derivatives, etc.) in accordance with Article 41(1) of the Law
- Deposits and/or liquid assets

Investment strategy:

The objective of the sub fund is to invest in a selection of monetary and bond funds. The allocation between the different underlying funds is designed to achieve an absolute return while maintaining a low level of volatility and sensitivity to interest rate products.

The investments underlying this Sub-Fund do not take into account the EU criteria for environmentally sustainable economic activities.

Investments in UCIs are made in institutional classes where available and taking into account the class specific eligibility criteria.

The Sub Fund may also use financial derivative instruments on regulated and/or over-the-counter markets (including swaps, forwards, options or futures) for hedging, exposure or arbitrage purposes. The underlying assets of these derivatives can be currencies, interest rates, credit spreads, equities, equity indices, foreign exchange and volatility.

Redemption of shares:

On request, every day, in Luxembourg.

Allocation of income:

Reinvestment.

Recommendation:

This fund may not be suitable for investors who plan to withdraw their capital within 6 months.

Category:

Monetary and bond.

RISK AND REWARD PROFILE



- The risk level shown reflects the fund's historical volatility, completed where applicable by that of its reference framework. The volatility indicates the extent to which the value of the fund may fluctuate upwards or downwards.
- The historical data may not be a reliable indication for the future.
- The indicated category may vary over time.
- The lowest category does not mean "risk-free".
- There is no guarantee or mechanism to protect the capital.

The investor needs to be aware of the following significant risks which are not necessarily adequately taken into account by the indicator:

- **Credit risk:** the fund is exposed to the risk of default of an issuer in terms of honouring the payment of coupons and/or the repayment of the amount borrowed.
- **Counterparty risk:** The fund may use OTC derivative products and these may represent a counterparty risk, i.e. the inability of the counterparty to honour its commitments to the fund. This counterparty risk could be fully or partially hedged by the receipt of guarantees.
- **Risk related to financial derivative instruments:** their use implies risk associated with the underlying assets and can accentuate downward movements via the resulting leverage effect. Hedging strategies using derivatives may not be perfect. Some derivatives may be difficult to value under exceptional markets circumstances.

CHARGES

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST	
Entry charge	3.50%
Exit charge	N/A
This is the maximum that may be taken out of your money before it is invested.	
CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	0.62%
CHARGES TAKEN FROM THE FUND UNDER CERTAIN SPECIFIC CONDITIONS	
Performance fee	N/A

The charges you pay are used to pay the costs of running the fund, including the costs of selling and distributing its shares. These charges reduce the potential growth of your investment.

Entry and exit charges:

The charges shown are maximum figures. In some cases, you might pay less.

You can find out the actual amounts from your financial adviser or distributor.

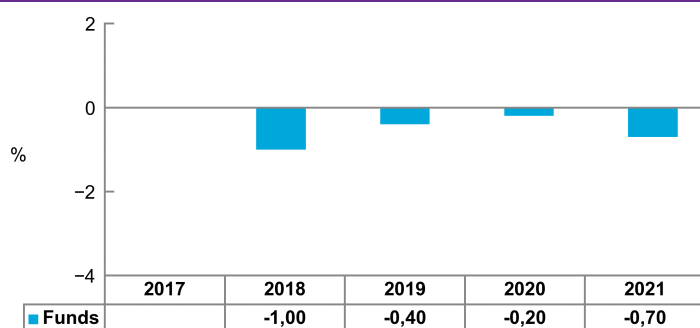
Ongoing charges:

The stated figure is based on the expenses for the previous financial year ended December 2021 and may vary from year to year.

It does not include a performance fee or the portfolio transaction costs, except those billed by the custodian bank and the cases where entry/exit charges are paid by the fund when buying or selling units in another fund.

More details on charges are found in the relevant sections of the prospectus accessible via www.bilmanageinvest.lu.

PAST PERFORMANCE



Past performance is not necessarily indicative of future performance. Net annualised performances excluding one-off expenses.

Year of introduction of the share: 2017

Currency: EUR

PRACTICAL INFORMATION

Custodian bank: RBC Investor Services Bank S.A..

This document provides a description of a share class of a sub-fund of BIL Invest. The prospectus and periodical reports are established for all the sub-funds. There are other share classes and these are listed in the prospectus.

Investors may apply for the conversion of their shares into shares of another class of the same sub-fund or into shares of a class of another sub-fund of the fund, based on the eligibility criteria and following the procedures available through their financial intermediary.

The sub-fund is only liable for the debts, liabilities and obligations that can be charged to it.

Additional information about the fund can be found in the prospectus and the periodical reports, which may be obtained free of charge on request from the registered office of the Management Company or viewed at any time on the website www.bilmanageinvest.lu. These documents are available in one of the languages approved by the local authority of each country where the fund is authorised to market its shares or in a common language in the international finance

sphere. All other practical information, in particular the latest share price, is available from the places shown above.

The tax legislation of the Home State of the fund may have an effect on the investor's personal taxation position.

The prospectus, key investor information document and most recent periodical reports of the Fund may be obtained free of charge on request from the registered office of the Management Company and viewed at any time on the website www.bilmanageinvest.lu. These documents are available in one of the languages approved by the local authority of each country where the Fund is authorised to market its units or in a common language in the international finance sphere.

Details of the up-to-date remuneration policy, including the composition of the remuneration committee and an overview of how remuneration and benefits are determined, are available by sending a request to the following e-mail: productmanagement@bilmanageinvest.com.

Upon request, a paper copy of the remuneration policy can be obtained from the Management Company free of charge.

BIL Manage Invest can only be held liable for the declarations contained in this document and its translations if they are misleading, inaccurate or inconsistent with the corresponding parts of the prospectus.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. This key investor information is accurate as at 2022-02-18.