



## Key Information Document (KID)

### 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

#### **BIG DATA**

a sub-fund of EDMOND DE ROTHSCHILD FUND

Name of the manufacturer of the PRIIP (Packaged Retail Investment and Insurance-based Product): Edmond de Rothschild Asset Management (Luxembourg)

I EUR ISIN : LU1244894231

Head office : 4, Rue Robert Stumper, L-2557 Luxembourg - Website of the manufacturer of the PRIIP : [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com). Please call: +352 24881 for more information.

The *Commission de Surveillance du Secteur Financier* (CSSF) is responsible for supervising Edmond de Rothschild Asset Management (Luxembourg)

Edmond de Rothschild Asset Management (Luxembourg) is authorised in Luxembourg and supervised by the CSSF.

Production date of the Key Information Document (KID) : 13.05.2024

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

### What is this Product ?

#### Type

The Product is a sub-fund of EDMOND DE ROTHSCHILD FUND, a public limited liability company (*société anonyme*), incorporated as a "*société d'investissement à capital variable*" under Part I of the Luxembourg law of 17 December 2010 relating to undertakings for collective investment and qualifying as an undertaking for collective investment in transferable securities (UCITS).

#### Term

The lifespan of this Product is not limited.

#### Objectives

**Objective:** The objective of the Product is to outperform its benchmark over a 5-year investment period, by investing on international capital markets and through the selection of, among others, companies involved in technology sectors or related to advanced analytics – Big Data – technologies.

**Benchmark index:** The benchmark index of the Product is the MSCI World Index, calculated with net dividends reinvested. The benchmark index will be expressed in the Class currency.

The benchmark index serves only for comparison purposes. The Product is actively managed.

**Investment policy:** The Investment Manager will systematically include environmental, social and governance (ESG) factors in their financial analysis in order to select the highest-rated companies.

At least 90% of the companies in the portfolio will have an ESG rating. At the end of this process, the Product will have an ESG rating that is greater than that of its investment universe.

Furthermore, the security selection process also includes a negative filter to exclude companies that contribute to the production of controversial weapons in compliance with international conventions in this area as well as companies that are exposed to activities related to thermal coal or tobacco in accordance with the exclusion policy of Edmond de Rothschild Group, which is available on its website: <https://www.edmond-de-rothschild.com/en/Pages/Responsible-investment.aspx>, more specifically on the Product's transparency code.

The Product classifies as Article 8(1) SFDR as it promotes a combination of ESG characteristics, although no reference benchmark has been designated for the purpose of attaining the environmental or social characteristics.

In view of its ESG strategy, the Product promotes environmental characteristics but does not invest in environmentally sustainable economic activities. The investments underlying this financial Product do not take into account the EU criteria for environmentally sustainable economic activities, in the context of the Taxonomy Regulation.

The Product invests at least 51% of its net assets in securities issued by companies involved in technology sectors or related to advanced analytics – Big Data – technologies.

Between 75% and 110% of the Product's net assets will be exposed (directly or indirectly) to the international equity markets and other assimilated securities.

The Product may invest, up to 30% of its net assets, in China A Shares via the Shanghai Hong Kong Stock Connect program.

For cash management purposes, the Product may invest up to 25% of its net assets in transferable debt securities, Money Market Instruments, Money Market Funds and bank term deposits. The Product will seek issues from public or private issuers that are rated Investment Grade at the time of purchase (i.e. which rating are higher than or equal to BBB- according to Standard & Poor's, or an equivalent rating attributed by another independent agency, or a deemed equivalent rating attributed by the Investment Manager for non-rated securities), with a short-term maturity of less than three months.

The Product may use financial derivative instruments to achieve its investment objective and for hedging purposes.

**Income allocation:** Accumulation

#### Intended retail investor

The Product is intended for investors who wish to receive a better return on their savings through exposure to the international markets for shares of companies that are active in the technology sectors or that have a connection to advanced analytics technologies—Big Data.

This share is intended for institutional investors.

#### Practical information

Depositary: Edmond de Rothschild (Europe)

You can buy or sell each day on which banks are generally open for business in Luxembourg and in France and any other day on which the French and American financial markets are open (official calendar of EURONEXT PARIS S.A. and NYSE). The Net Asset Value will not be calculated on Good Friday or 24 December (Christmas Eve). Orders must be received by the transfer agent no later than 12:30 p.m. (Luxembourg time) on the relevant Valuation Day.

More detailed information on EDMOND DE ROTHSCHILD FUND, the available sub-funds and share classes, such as the prospectus and the annual and semi-annual reports, may be obtained free of charge, in English, from the registered office of Edmond de Rothschild Asset Management (Luxembourg) at: 4 Rue Robert Stumper, L-2557 Luxembourg.

The latest published prices of the class, the information regarding the net asset value, the calculations of the monthly performance scenarios and the past performances of the Product are available on the website [www.edmond-de-rothschild.com](http://www.edmond-de-rothschild.com).

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

### Risk Indicator

1	2	3	4	5	6	7
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Lower risk

Higher risk



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 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 of the Product to pay you.

In addition, you will be exposed to the following risks (not captured in the synthetic risk indicator), namely:

**Credit risk** : When a significant level of investment is made in debt securities.

**Liquidity risk** : The markets for some securities and instruments may have limited liquidity. This limited liquidity could be a disadvantage to the Product, both in the realisation of the prices quoted and the execution of orders at desired prices.

**Impact of techniques such as derivative contracts** : The use of derivatives instruments can infer a decrease of the asset more significant than the decrease of the invested underlying assets or markets.

**Counterparty risk** : Where a Product is backed by collateral or has significant investment exposure through contracts with a third party.

**Operational risk** : The Product may suffer losses due to the failure of operational processes, including those related to the safekeeping of assets.

The occurrence of any of these risks may negatively impact the net asset value.

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

Beware of currency risk. If an Investment Product is denominated in a currency other than the official currency of the State in which this Product is marketed, the final gain will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator above.

### 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 presented represent examples using the best and worst performances, as well as the average performance of the Product and/or the appropriate benchmark indicator 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

The recommended holding period is 5 years.		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 1,480	EUR 1,500
	Average return each year	-85.2%	-31.6%
Unfavourable	What you might get back after costs	EUR 8,850	EUR 10,490
	Average return each year	-11.5%	1.0%
Moderate	What you might get back after costs	EUR 11,240	EUR 18,220
	Average return each year	12.4%	12.8%
Favourable	What you might get back after costs	EUR 16,160	EUR 22,990
	Average return each year	61.6%	18.1%

This table shows the money you could get back over the recommended holding period of 5 years, under the different scenarios, assuming you invest EUR 10,000.

Unfavourable scenario : this scenario occurred for an investment between 12/2017 and 12/2022.

Moderate scenario : this scenario occurred for an investment between 05/2016 and 05/2021.

Favourable scenario : this scenario occurred for an investment between 12/2013 and 11/2018.

### What happens if Edmond de Rothschild Asset Management (Luxembourg) is unable to pay out ?

The Product's ability to pay out would not be affected by the insolvency of the manufacturer. You may however face a financial loss should the Depositary default on its obligations. Such default risk is limited as the Depositary is required by law and regulation to segregate its own assets from the assets of the Product. There is no compensation or guarantee scheme in place which may offset, all or any of, these potential losses.

## What are the costs ?

The person advising on or selling 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 over time.

### 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:

- 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 per year is invested.

Investment EUR 10,000	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Total costs	EUR 209	EUR 1,981
Annual cost impact (*)	2.1%	2.4% 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 15.10% before costs and 12.75% after costs.

We may share costs with the person selling the Product to you in order to cover the services they provide to you. If so, this person will inform you of the amount.

### Composition of Costs

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

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this Product.	EUR 0
Exit costs	We do not charge an exit fee for this Product (but the person selling the Product may do).	EUR 0
Ongoing costs (taken each year)		
Management fees and other administrative or operating costs	1.07% of the value of your investment per year. The impact of the costs that we take each year for managing this Product. This figure is based on actual costs over the last year.	EUR 107
Transaction costs	0.45% of the value of your investment per year. 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.	EUR 45
Incidental costs taken under specific conditions		
Performance fees and carried interest	0.57% for the previous exercise. Description : The performance fee is set at 15% and is calculated by comparing the Product's share performance with that of an indexed reference asset, over the relevant Calculation Period. This fee is due even in the case of a reduction in the Net Asset Value provided that the decrease in Net Asset Value is less than the decrease in the benchmark index. The calculation method is described in the prospectus (outperformance model 2).	EUR 57

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 longer term investments. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer.

You can buy or sell each day on which banks are generally open for business in Luxembourg and in France and any other day on which the French and American financial markets are open (official calendar of EURONEXT PARIS S.A. and NYSE). The Net Asset Value will not be calculated on Good Friday or 24 December (Christmas Eve). Orders must be received by the transfer agent no later than 12:30 p.m. (Luxembourg time) on the relevant Valuation Day.

## How can I complain ?

If you wish to make a complaint, please contact us by post or email :

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

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

Phone: +352 24881

## Other relevant information

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

Past performance data about this Product is presented for 8 year(s). For further information, please visit <https://funds.edram.com/en>.

When this Product is used as a unit-linked support for a life insurance or capitalization contract, the additional information on this contract, such as the costs of the contract, which are not included in the costs indicated in this document, the contact in the event of a claim and what happens in the event of failure of the insurance company are presented in the key information document of this contract, which must be provided by your insurer or broker or any other intermediary of insurance in accordance with its legal obligation.

Depending on your tax system, any capital gains and income related to the holding of shares in the Product may be subject to taxation. We advise you to inquire about this with the marketer of the Product or your tax advisor.

Other Product information documents are available in English and free of charge on request from the registered office of Edmond de Rothschild Asset Management (Luxembourg) at: 4 Rue Robert Stumper, L-2557 Luxembourg.

This Product promotes environmental or social characteristics within the meaning of Article 8 of Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (referred to as the "SFDR Regulation").

This information document is updated annually.