

## 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

### Mirabaud - DM Fixed Maturity 2029

(the "Sub-Fund") is a Sub-Fund of Mirabaud SICAV ("the Fund")

### Mirabaud - DM Fixed Maturity 2029 - A cap. EUR (the "Class")

Mirabaud Asset Management (Europe) SA (the "Management Company") is part of the Mirabaud Group.

ISIN: LU2699049842 - Website: [www.mirabaud-am.com](http://www.mirabaud-am.com) - Phone Number: +352 27 85 17 00

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Mirabaud Asset Management (Europe) SA in relation to this Key Information Document

Date of Production of the KID: 26/03/2024

## What is this product?

### Type

Mirabaud (the "Umbrella Fund"), with multiple compartments ("société d'investissement à capital variable" ("SICAV") à compartiments multiples) governed by Luxembourg law, established in accordance with the provisions of Part I of the Luxembourg law of 17th December 2010 and thus qualifies as a UCITS.

### Term

The Sub-Fund is designed to be terminated on 31/12/2029. The Maturity may be extended by the Board of Directors for up to two additional one-quarter periods at the discretion of the Board of Directors, notably to effect an orderly liquidation. The Management Company may not unilaterally terminate the Sub-Fund, however, the directors of the Sub-Fund and/or the investors of the Sub-Fund may in certain circumstances set out in the Prospectus and constitutive document of the Sub-Fund, unilaterally terminate the Sub-Fund. Cases of automatic termination may be foreseen by laws and regulations applicable to the Sub-Fund.

### Objectives

#### Investment Objective

As designed to be terminated on 31 December 2029, the Sub-Fund has for an objective to provide attractive yield over a three years period by investing in EUR denominated debt instruments. The Sub-Fund seeks primarily to pursue a buy and hold investment strategy depending upon market conditions. The Sub-Fund will invest in a portfolio of fixed income debt securities, such as bonds, notes or other similar fixed-income instruments, issued by companies, governments, government agencies and supranationals worldwide, including in emerging markets. It may also invest in securities with a sinking fund provision as long as the amount retired within 12 months from the date of the maturity is a minimum of 75% of the amount issued. The Sub-Fund may invest up to 10% in perpetual securities only if they include a call feature with a date that does not extend beyond the Maturity. It may also invest up to 25% of its net assets in high yield instruments. Its high yield allocation will depend on market conditions, business cycle and investment opportunities with higher allocations possible in times of recovery or expansion phases and lower allocations in times of slowdown, recession or falling interest rate.

#### Investment Policy

Extra financial considerations (Environmental, Social and Governance ("ESG")) are fully integrated in the investment process of the Sub-Fund. Therefore, the Sub-Fund will focus on companies whose social and environmental factors and methods of governance have a sustainable impact on financial performance. All of the three ESG criteria are applied according to the following main criteria:

- Governance: Board structure, independence and diversity; business ethics, bribery and corruption.
- Social: Human resources management and customer/supplier relations.
- Environment: Energy efficiency, waste management, carbon emissions reduction.

An Extra-financial analysis process is used to assign an ESG score based on an internal analysis and/or on the data provided by an extra-financial rating agency in order to define the eligible investment universe.

Further information regarding the way the fund's sustainable investment objective is achieved is available in the fund's prospectus and accessible via [www.mirabaud-am.com](http://www.mirabaud-am.com). The fund is subject to Mirabaud Sustainable and Responsible investment policy.

#### Share Class Policy

The Class is not entitled to any dividend distribution.

#### Processing of subscription and redemption orders

The Sub-Fund offers daily liquidity, whereby you can subscribe to the Sub-Fund or redeem your assets on any business day in Luxembourg, with the exception of business days mentioned in the "No NAV Calendar" published on the website.

#### Intended retail Investor

Suitable for investors with all levels of knowledge and/or experience, seeking capital growth and who have an investment horizon of at least 5 years. The product does not have any capital guarantee and up to 100% of their capital is at risk.

#### Depositary

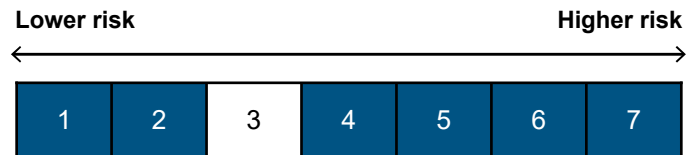
Bank Pictet & Cie (Europe) AG – Luxembourg branch

#### Further Information

Please refer to the 'Other relevant information' section below.

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

### Summary Risk Indicator (SRI)



The risk indicator assumes you keep the product for 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 3 out of 7 which is the 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 the capacity to pay you.

**Be aware of currency risk.** If your local currency is different from the Product currency, you will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Beside the risks included in the risk indicator, other risks may affect the fund performance. For more information, please see prospectus.

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

## 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 a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

| Recommended holding period: |   | 5 years                  |                           |
|-----------------------------|---|--------------------------|---------------------------|
| Example Investment:         |   | €10000                   |                           |
|                             |   | If you exit after 1 year | If you exit after 5 years |
| 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   | €5680                    | €5410                     |
|                             | Average return each year  | -43.20%                  | -11.56%                   |
| Unfavourable                | What you might get back after costs   | €8780                    | €9270                     |
|                             | Average return each year  | -12.20%                  | -1.50%                    |
| Moderate                    | What you might get back after costs   | €10220                   | €11080                    |
|                             | Average return each year  | 2.20%                    | 2.07%                     |
| Favourable                  | What you might get back after costs   | €12290                   | €13160                    |
|                             | Average return each year  | 22.90%                   | 5.65%                     |

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

Unfavourable scenario: This type of scenario occurred for an investment using a suitable benchmark between March 2015 and March 2020.

Moderate scenario: This type of scenario occurred for an investment using a suitable benchmark between July 2016 and July 2021.

Favourable scenario: This type of scenario occurred for an investment using a suitable benchmark between February 2014 and February 2019.

## What happens if Mirabaud Asset Management (Europe) SA is unable to pay out?

You may not face a financial loss due to the default of Mirabaud Asset Management (Europe) SA. The assets of the Fund are held in safekeeping by its depositary, Bank Pictet & Cie (Europe) AG – Luxembourg branch. In the event of the insolvency of Mirabaud Asset Management (Europe) SA, the Fund's assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary's insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. This risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations as set out in the agreement with the Depositary).

Losses are not covered by an investor's compensation or guaranteed scheme.

## What are the costs?

### 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 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

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | €127                     | €709                      |
| Annual cost impact (*) | 1.3%                     | 1.3% 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 3,4 % before costs and 2,1 % after costs.

#### Composition of Costs

| One-off costs upon entry or exit                            |   | If you exit after 1 year |
|---|---|--------------------------|
| Entry costs   | We do not charge an entry fee.  | 0 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 | 1,1 % of the value of your investment per year. This is an estimate based on actual costs over the last year.   | 112 EUR                  |
| Transaction costs   | 0,2 % of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 15 EUR                   |
| Incidental costs taken under specific conditions            |   |                          |
| Performance fees (and carried interest)                     | There is no performance fee for this product.   | 0 EUR                    |

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

**Recommended holding period: 5 years following the Fund's launch/until 31/12/2029 ("Maturity").**

This Product has no minimum required holding period, the 5 years has been calculated to be in line with the time frame which the Product may need in order to achieve its investment objectives. You may sell your investment before the end of the recommended holding period without penalty. The performance or risk of your investment may be negatively impacted. The section "What are the costs?" provides information on the impact of costs over time.

## How can I complain?

Should you wish to complain, you may contact the fund's management company at Mirabaud Asset Management (Europe) S.A. 6B, Rue du Fort Niedergruenewald L-2226 Luxembourg marked "For the attention of the Compliance Officer", or by email at: AM\_Compliance\_&\_Legal-MAM@mirabaud-am.com

Should 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.

The following information shall be provided to ensure a prompt handling of the complaint: identity and contact details of the complainant; reason of the complaint; and where available, copies of any documentation supporting the complaint.

## Other relevant information

The prospectus, the articles of incorporation as well as the annual report of the Fund may be obtained free of charge from the Fund's registered office, the Management Company, the Fund's representatives and distributors in countries where the Fund is authorized for public distribution, or under [www.mirabaud-am.com](http://www.mirabaud-am.com). These documents are available in English and French.

The complete response to the SRI Transparency Policy can be viewed on the Mirabaud Asset Management website <https://www.mirabaud-am.com/en/responsibly-sustainable>.

You can find information related to the Product past performance at [https://www.mirabaud-am.com/uploads/tx\\_mirabaudmam/funds/legal/PRIIP-PP/KID\\_annex\\_PP\\_LU2699049842\\_en.pdf](https://www.mirabaud-am.com/uploads/tx_mirabaudmam/funds/legal/PRIIP-PP/KID_annex_PP_LU2699049842_en.pdf) and to previous performance scenario calculations at [https://www.mirabaud-am.com/uploads/tx\\_mirabaudmam/funds/legal/PRIIP-PS/KID\\_annex\\_PS\\_LU2699049842\\_en.pdf](https://www.mirabaud-am.com/uploads/tx_mirabaudmam/funds/legal/PRIIP-PS/KID_annex_PS_LU2699049842_en.pdf).