

# 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

|                  |                                     |                 |  |
|------------------|-------------------------------------|-----------------|--|
| Name of product: | Robeco Global Consumer Trends D EUR | Insurer:        | BPCE Life                                  |
| ISIN :           | LU0187079347                        | Asset Manager:  | Robeco Institutional Asset Management B.V. |
| Website:         | www.life.groupebpce.com             | Reference date: | 27/05/2024                                 |

Call +352 22 88 110 for more information.  
The Commissariat aux Assurances (CAA) is responsible for supervising BPCE Life in relation to this Key Information Document.

## What is this product?

### Type

Company With Variable Capital (SICAV)

### Objectives

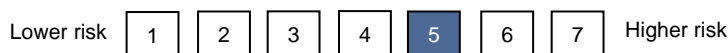
Robeco Global Consumer Trends is an actively managed fund that invests in stocks in developed and emerging countries across the world. The selection of these stocks is based on fundamental analysis. The fund's objective is to achieve a better return than the index. The fund invests in a number of structural growth trends in consumer spending. The first is the digital transformation of consumption. The second trend is that of the growth in the "emerging middle class". The third trend focuses on the increasing importance of health & wellbeing. The fund managers aim to select stocks of the structural winners within these trends. The fund promotes E&S (i.e. Environmental and Social) characteristics within the meaning of Article 8 of the European Sustainable Finance Disclosure Regulation, integrates sustainability risks in the investment process and applies Robeco's Good Governance policy. The fund applies sustainability indicators, including but not limited to normative, activity-based and region-based exclusions, proxy voting and engagement. The majority of stocks selected will be components of the Benchmark, but stocks outside the Benchmark may be selected too. The investment policy is not constrained by a Benchmark but the fund may use a benchmark for comparison purposes. The fund can deviate substantially from the issuer, country and sector weightings of the Benchmark. There are no restrictions on the deviation from the Benchmark. The Benchmark is a broad market weighted index that is not consistent with the ESG characteristics promoted by the fund.

### Intended retail investor

The Sub-fund is suitable for Investors who seek ESG considerations to be integrated as binding element in the investment process, while still seeking optimum returns. This Sub-fund is suitable for Investors who see funds as a convenient way of participating in capital market developments. It is also suitable for informed and/or experienced Investors wishing to attain defined investment objectives. The Sub-fund does not provide a capital guarantee. The Investor must be able to accept volatility. This Sub-fund is suitable for Investors who can afford to set aside the capital for at least 5-7 years. It can accommodate the investment objective of capital growth, income and/or portfolio diversification.

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

### Risk Indicator



The risk indicator assumes you keep the product for 5 years.

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 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely to impact the capacity to pay you.

Risks that may not be (fully) captured include: counterparty (failure, default, settlement, custody), liquidity and other risks (country, legal, regulatory). Please refer to the KID for more detail.

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

If we are not able to pay you what is owed, you could lose your entire investment. However, you may benefit from a consumer protection scheme (see the section 'what happens if we are unable to pay you'). The indicator shown above does not consider this protection.

## Performance Scenarios

The figures shown include all the costs of the product itself. 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.

The unfavourable scenario occurred for Robeco Global Consumer Trends D EUR between The unfavourable scenario occurred for an investment between 2021-10-31 and 2024-10-31 where 2021-10-31 is the Unfavourable Scenario RHP start date and 2024-10-31 is the Unfavourable scenario RHP end date.

The moderate scenario occurred for Robeco Global Consumer Trends D EUR between The moderate scenario occurred for an investment between 2015-04-30 and 2020-04-30 where 2015-04-30 is the Moderate Scenario RHP start date and 2020-04-30 is the Unfavourable scenario RHP end date.

The favourable scenario occurred for Robeco Global Consumer Trends D EUR between The favourable scenario occurred for an investment between 2016-06-30 and 2021-06-30 where 2016-06-30 is the Favourable Scenario RHP start date and 2021-06-30 is the Favourable scenario RHP end date.

This product cannot be easily cashed in.

| <b>Recommended Holding Period:</b> 5 years |   |                          |                           |
|--|---|--------------------------|---------------------------|
| <b>Exemple Investment:</b> 10 000 €        |   |                          |                           |
| Scenarios                                  |   | If you exit after 1 year | If you exit after 5 years |
| <b>Minimum</b>                             | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |                           |
| <b>Stress</b>                              | <b>What you might get back after costs</b>  | 1 450 €                  | 1 810 €                   |
|  | Average return each year  | -85,5%                   | -29,0%                    |
| <b>Unfavourable</b>                        | <b>What you might get back after costs</b>  | 6 030 €                  | 7 720 €                   |
|  | Average return each year  | -39,7%                   | -5,0%                     |
| <b>Moderate</b>                            | <b>What you might get back after costs</b>  | 10 550 €                 | 18 690 €                  |
|  | Average return each year  | 5,5%                     | 13,3%                     |
| <b>Favourable</b>                          | <b>What you might get back after costs</b>  | 13 680 €                 | 21 550 €                  |
|  | Average return each year  | 36,8%                    | 16,6%                     |

## 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.

### Cost 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.

These figures do not include the product costs.

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.

- 10 000 euros is invested.

|                               | If you exit after<br>1 year | If you exit after 5<br>years |
|-------------------------------|-----------------------------|------------------------------|
| <b>Total costs</b>            | 706 €                       | 3 090 €                      |
| <b>Annual cost impact (*)</b> | 7,1%                        | 3,5%                         |

(\*) 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 16,8% before costs and 13,3% after costs. We may share part of the costs with the person selling you the product to cover the services they provide to you.

## Composition of Costs

|  |   | Annual cost impact if you<br>exit after 5 years |
|--|---|---|
| <b>One-off costs upon entry or exit</b>                            |   |   |
| <b>Entry costs</b>   | 5,00% of the amount you pay in when entering this investment.   | 1,2%  |
| <b>Exit costs</b>  | We do not charge an exit fee for this product.  | 0,0%  |
| <b>Ongoing costs taken each year</b>                               |   |   |
| <b>Management fees and other administrative or operating costs</b> | 1,71% of the value of your investment per year. This is an estimate based on actual costs over the last year.   | 1,9%  |
| <b>Transaction costs</b>   | 0,35% 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. | 0,4%  |
| <b>Incidental costs taken under specific conditions</b>            |   |   |
| <b>Performance fees</b>  | There is no performance fee for this product.   | 0,0%  |

## Other relevant information

We remind you that this document is regularly updated and that you will find the latest version online on the website <https://priips.life.groupebpce.com>.

For any information, please contact our services.