

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:	Capital International Fund - Capital Group New Perspective Fund (LUX) Bh-EUR	Insurer:	BPCE Life
ISIN :	LU1295552621	Asset Manager:	Capital International Management Company Sàrl
Website:	www.life.groupebpce.com	Reference date:	13/11/2024

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

This fund is an open-ended Luxembourg SICAV (Société d'Investissement à Capital Variable).

Objectives

The fund's investment objective is to provide long-term growth of capital. The fund seeks to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships by investing in common stocks of companies located around the world, which may include emerging markets. In pursuing its investment objective, the fund invests primarily in common stocks that the investment adviser believes have the potential for growth. The fund may invest up to 10% of its assets in nonconvertible debt securities rated Baa1 or below and BBB+ or below by Nationally Recognized Statistical Ratings Organizations designated by the investment adviser or unrated but determined by the investment adviser to be of equivalent quality. In addition to the integration of Sustainability Risks as part of the Investment Adviser's investment decision making process, the Investment Adviser aims to manage a carbon footprint lower than the Fund's selected index level as specified in the prospectus. The Investment Adviser also evaluates and applies ESG and norms-based screening to implement a negative screening policy relating to the Fund's investments in corporate issuers.

Intended retail investor

The fund is actively managed and particularly suitable for investors seeking:- long-term capital growth through investments in global equities; and- to consider environmental, social and/or governance criteria as part of their investments within the meaning of Article 8 of the SFDR. As investments carry a risk of loss, an investor should have a basic knowledge of financial instruments to understand related risks, which are defined in the fund's 'What are the risks and what could I get in return?' section. The fund is appropriate for investors with a medium to long-term investment horizon and does not require prior experience with PRIIPs or similar investments.

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 4 out of 7, which is a medium risk class.

This figure rates the likelihood of losing money in the future, based on the Net Asset Value of this Share Class over the last ten years as a medium risk.

Investments in the fund are subject to general investment risks, such as market, counterparty and liquidity risks. Any specific risks to this fund are detailed in the prospectus.

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 a suitable benchmark 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.

Unfavourable scenario: this type of scenario occurred for an investment between November 2021 and November 2022.

Moderate scenario: this type of scenario occurred for an investment between May 2017 and May 2018.

Favourable scenario: this type of scenario occurred for an investment between March 2020 and March 2021.

This product cannot be easily cashed in.

Recommended Holding Period: 5 years			
Exemple Investment: 10 000 €			
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	2 360 €	2 860 €
	Average return each year	-76,4%	-22,1%
Unfavourable	What you might get back after costs	6 660 €	9 370 €
	Average return each year	-33,4%	-1,3%
Moderate	What you might get back after costs	10 390 €	13 610 €
	Average return each year	3,9%	6,4%
Favourable	What you might get back after costs	17 100 €	21 410 €
	Average return each year	71,0%	16,4%

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 1 year	If you exit after 5 years
Total costs	699 €	2 050 €
Annual cost impact (*)	7,0%	3,0%

(*) 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 9,4% before costs and 6,4% 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 exit after 5 years
One-off costs upon entry or exit		
Entry costs	5,25% of the amount you pay in when entering this investment.	1,2%
Exit costs	We do not charge an exit fee for this product.	0,0%
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,66% of the value of your investment per year. This is an estimate based on actual costs over the last year.	1,7%
Transaction costs	0,09% 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.	0,1%
Incidental costs taken under specific conditions		
Performance fees	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.