

# 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 regulation 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:** PLACEURO PHG ASSET SELECT (Part A EUR)

**Structure:** Investment company with variable capital

**ISIN:** LU0962236682

**Manufacturer:** MC Square S.A.

**Website:** [www.mcsquare.lu](http://www.mcsquare.lu)

**Contact Number:** +352 26 92 70 34 82

**KID production date:** 31/07/2023

**You are about to purchase a product that is not simple and may be difficult to understand.**

## What is this product?

### Type

PLACEURO PHG ASSET SELECT (Part A EUR) is an Investment company with variable capital (société d'investissement à capital variable) organized under the laws of the Grand Duchy of Luxembourg and having the status of an undertaking for collective investment in transferable securities under UCITS Law (17 December 2010).

### Term

The Fund has no maturity date. Notwithstanding this provision, the Fund may be dissolved at any time by a resolution taken by the general meeting of shareholders.

### Objectives

The investment objective of this Sub-Fund is to offer diversified and flexible management across equity and bond markets to increase the value of your investment over the recommended holding period. The exposure to equity markets, without sectoral or capitalization considerations, represents between 0% and 100% of assets, the balance being invested in the bond market, without consideration of the nature of the bonds sought. The Manager, Philippe Hottinguer Gestion, may invest in developed and emerging markets for diversification purposes. The Sub-Fund will seek to reduce overall risk and achieve an average annual volatility of around 10% over a 5-year cycle. The investment strategy is systematic and based on a portfolio management process organized around two pillars: the strategic exposure between equities and bonds varies significantly according to the market situation (macroeconomic, trends, risks); and the tactical exposure within asset classes varies significantly based on numerous indicators (macroeconomic, trend, timing) to take advantage of market opportunities. To achieve its diversification objective, the Manager may invest indirectly up to 100% of its assets via UCITS, index UCI and/or trackers with the aim of investing themselves in equities and/or bonds. The Sub-Fund is actively managed without reference to any benchmark index. The investments underlying this Sub-Fund do not take into account the European Union's criteria for environmentally sustainable economic activities.

### Intended investor

The Sub-Fund is suitable for an investor wishing to participate in the performance of the stock markets through equity-type investments. As stock market fluctuations may lead to capital losses, investors should be able to accept losses with a medium- to long-term investment horizon and have experience of volatile products and financial markets. This Sub-Fund is aimed at private and institutional investors.

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

### Risk Indicator



The Recommended Holding Period of the product is 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 the Fund is not able to pay you. We have classified this Fund as 3 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the Fund's capacity to pay you. You may lose up to the totality of the amount you have invested in the Fund. This product does not include any protection from future market performance so you could lose some or all of your investment. If the Fund is not able to pay you what is owed, you could lose your entire investment.

## Performance Scenarios

Performance Scenarios				
Investment of 10,000 EUR (€)		1 year	3 years	5 years
<b>Stress scenario</b>	<b>What you might get back after costs</b>	8,490.59	7,211.2	6,256.6
	Average return each year	-15.09%	-10.33%	-8.95%
<b>Unfavourable scenario</b>	<b>What you might get back after costs</b>	8,807.79	8,355.3	7,659.2
	Average return each year	-11.92%	-5.81%	-5.19%
<b>Moderate scenario</b>	<b>What you might get back after costs</b>	9,734.80	9,185.1	8,537.2
	Average return each year	-2.65%	-2.79%	-3.11%
<b>Favourable scenario</b>	<b>What you might get back after costs</b>	11,136.98	11,668.1	11,844.9
	Average return each year	11.37%	5.28%	3.44%

This table shows the money you could get back over the next 5 years, under different scenarios, assuming that you invest EUR (€) 10,000. **The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past, and may not anticipate any future performance. What you get back will vary depending on how the markets perform and how long you keep the investment. The stress scenario shows what you might get back in extreme market circumstances and does not take into account the situation where we are not able to pay you.** 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 may get back.

### What happens if MC Square S.A. is unable to pay out?

You may face a financial loss if the Fund is unable to return your investment due to poor performance. The Manager and the Manufacturer of this product have no obligation itself to pay out since the product design does not contemplate any such payment being made. Any loss you do suffer as a result of actions of the Manager or the Fund is not covered by an investor compensation or a guarantee scheme.

### What are the costs?

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 (where applicable). 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 minus the total costs (342.98 (€)), which has an annual cost impact of 3.43%.

#### Cost over time

Investment 10,000 EUR (€) Scenarios	If you exit after 1 year	If you exit after 3 years	If you exit after 5 years
<b>Total costs</b>	342.98	1037.08	1741.45
Annual cost impact	3.43%	3.53%	3.64%

## Composition of costs

The table below shows:

- the annual impact of different types of costs on the investment return you may receive at the end of the recommended holding period
- the meaning of the different cost categories.

Impact on return per year for the Recommended Holding Period			
One-off costs annualised over 5 years	Entry costs	3.30%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less. Max. 3.30% of the amount subscribed to entities and agents active in the marketing and placement of the shares.
	Exit costs	0.00%	The impact of the costs of exiting your investment when it matures.
Transactional costs	Portfolio transaction costs	0.0000842%	The impact of the costs of the Fund buying and selling underlying investments for the product.
	Other ongoing costs	3.42%	The impact of other costs which may be incurred, including the management fees paid to the Manager.
Incidental costs	Performance fees	0%	The Investment Manager is entitled to a performance fee based on a High-Water Mark model, accruing daily, payable annually, with no reset of past losses. The performance fee rate is 4.80% of the difference between the NAV and the High-Water Mark multiplied by the number of shares outstanding.
	Carried Interest	0%	The impact of carried interest. The Fund does not charge Carried Interest.

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

Shareholders have the right to request the company to buy back all or part of their shares at any time, subject to specific procedures. Redemption requests can be made in terms of amount or number of shares. Shareholders must submit their redemption requests to the Administrative Agent via fax or letter, providing required details such as identity, share quantity, applicable compartment, certificates (if any), payment details, and more. The redemption price is usually paid within seven business days from the redemption date, unless certificates are received later. The company may pay the redemption price in investments from a relevant compartment's assets. Redemption prices can be higher or lower than initial acquisition values. Redemption may be suspended if the net asset value calculation is suspended. If redemption requests exceed 10% of a compartment's net asset value, the company can postpone redemption of the excess part proportionally. The net asset value per share and related prices are determined based on market prices, and this information is available on the company's website. Redemption, subscription, and conversion orders are accepted based on the net asset value of specific days and are subject to specified timeframes.

## How can I complain?

Please write to the management company at its registered office (marked for the attention of the Compliance Officer): 23, Val Fleuri, L-1526 Luxembourg, Grand Duchy of Luxembourg or send an email to [legal@mcsquare.lu](mailto:legal@mcsquare.lu).

## Other relevant information

This Key Information Document does not contain all information relating to this product. Further information about the Sub-Fund, its prospectus and its latest annual report may be obtained free of charge, in English language, from the Manufacturer, the Manager, or the appointed distributors. The information contained in this Key Information Document does not constitute a recommendation to buy or sell the Product and is no substitute for individual consultation with the investor's bank or advisors. Please see [www.mcsquare.lu](http://www.mcsquare.lu) or further details and all documentation related to this investment company.