



Key Investor Information

This document provides you with key investor information about **Alpha (LUX) Global Balanced ESG FoF**. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

Alpha (LUX) Global Balanced ESG FoF, a Sub-Fund of Alpha (LUX) Global Funds

Unit Class: USD

ISIN: LU1544317214

Management Company: Alpha Asset Management M.F.M.C., part of Alpha Bank Group

Objectives and Investment Policy

The Sub-Fund promotes environmental and social characteristics and qualifies as product in accordance with article 8 of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector ("SFDR").

The Sub-Fund **aims** to achieve a medium/long-term capital growth by providing a moderate, balanced investment exposure to various asset classes including equities, bonds, property, commodities and cash.

The Sub-Fund **invests** primarily in units of UCITS and/or other UCIs, including ETFs, which mainly invest in a) equity securities and derivative b) transferable debt securities and derivatives c) commodities through eligible instruments and derivatives and d) bank deposits and/or money market instruments. Furthermore, as part of its investment strategy, the Sub-Fund applies certain ESG criteria in order to define an eligible universe of underlying funds that has leading ESG ratings and tilt the portfolio in favour of strong sustainability performers. This is mainly implemented through a combination of exclusion/negative screening and positive/best-in-class screening at the "asset manager" and "underlying fund" level. The Sub-Fund can invest up to 100% in units of UCITS and other UCIs within the limits stipulated in the investment restrictions.

Benchmark: 50% MSCI All Country World Price Return USD Index, 40% Bloomberg Euro Aggregate Bond Total Return Index, 10% Barclays Benchmark Overnight EUR Cash Index, over the recommended holding period. The Sub-Fund is actively managed

and is not designed to track the Benchmark. Consequently, Sub-Fund's portfolio composition and performance may deviate materially from benchmark composition and performance. The benchmarks' performance is calculated in the Sub-Fund's Share Class currency. Therefore, when the relevant benchmark has a different currency than the Sub-Fund's Share Class, its performance will be converted into the currency of the correspondent Sub-Fund's Share Class. Incorporation of ESG criteria in the Sub-Fund's investment strategy is not implemented with a reference to its benchmark or a designated index, sustainability index or mainstream index.

Income generated by the Fund is reinvested.

The Sub-Fund may use exchange traded financial derivative instruments for hedging purposes in order to reduce the impact of market movements, credit risks, currency fluctuations and interest rate risks. The Sub-Fund may also use exchange traded financial derivative instruments for the purpose of efficient portfolio management.

The reference currency of the Sub-Fund is EUR.

The portfolio transaction costs do not have a material impact on its performance.

The investor can subscribe or redeem units of the Sub-Fund on a daily basis (banking days in Luxembourg).

Minimum recommended holding period: 3 years.

Risk and Reward Profile



▪ The above mentioned indicator illustrates the category of the Sub-Fund in terms of risk and reward. Higher ranking means higher expected return but also a higher possibility of losses. The lowest category does not mean a risk free investment.

▪ This risk indicator is calculated using historical data, which may not be a reliable indication for the future.

▪ The risk / reward category of the Sub-Fund is not guaranteed and may shift over time.

▪ The risk / reward indicator illustrates the fluctuations in the Sub-Fund's performance based on the historical data of the last 5 years. In case of a new launched Sub-Fund the calculation is based on

the performance of the benchmark for the period of no available Sub-Fund's data.

▪ The Sub-Fund is classified in the specific category because of the medium to high realized past price fluctuation of its invested assets.

The below risks are materially relevant to the Sub-Fund but are not adequately captured by the indicator:

Credit risk; i.e. the risk that an issuer of a bond (or similar money-market instrument) may default on its obligations to pay interest and repay principal.

Financial derivative instruments risk; i.e. the risk linked to the use of derivatives; which are financial instruments whose value depends on the value of an underlying asset. Small price changes in the underlying asset can result in large price changes of the derivatives.

Operational risk; i.e. the risk due to human error or omission, process errors, system disruptions or external events.

Sustainability risk; i.e. environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment. It may



represent a risk of its own and / or have an impact on other Sub-Fund's risks as it mainly invests in equity, bonds, property, commodities and cash over a medium/long-term investment horizon. The sustainability risk may significantly contribute to the increase of the market and credit risks of the Sub-Fund as well as

liquidity risks, operational and counterparty risks while negatively impacting the returns of the Sub-Fund.

For full details of all risks the Sub-Fund is exposed to, please refer to section "Risk Factors" of the Prospectus.

Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One – off charges taken before or after you invest	
Entry charge	3,00%
Exit charge	3,00%*
Conversion charges	May not exceed the difference between the entry charge paid initially when buying units of the Sub-Fund they leave and the entry charge applicable to the Sub-Fund of which they become Unitholders
<i>This is the maximum that might be taken out of your money before it is invested (entry charges) or before the proceeds of your investment are paid out (exit charges) or upon conversion (conversion charges).</i>	
Charges taken from the Fund over a year	
Ongoing charges	1,30%
Charges taken from the Fund under certain specific conditions	
Performance fee	None

* This fee does not apply in case of redemption requests addressed directly to the registrar agent. In such case a minimum fee of 0,25% with a maximum fee of 500 EUR will be charged.

The entry and exit charges shown are maximum figures. In some cases, you might pay less. You can find this out from your financial advisor.

The ongoing charges figure is an estimate based on the expected total of charges. This figure may vary from year to year. It excludes:

- Performance fees.
- Portfolio transaction costs, except in the case of an entry / exit charge paid by the UCITS when buying or selling units in another collective investment undertaking.

For more information about charges, please see section 9 ("Fund Charges and Expenses") of the Prospectus of the Fund which is available at www.alphamutual.gr/site/content.asp?sel=303&loc=2 and at the Fund's registered office.

Past Performance

There is currently insufficient data available to provide a useful indication of past performance.

- The Class was launched on April 19, 2021.
- Please note that the past performance has limited value as a guide to future performance.
- The past performance takes into account all the ongoing charges except the entry / exit charges.
- The past performance is calculated in USD.

Practical Information

- Depository: RBC Investor Services Bank S.A.
- Further information about the Prospectus, the latest annual / semi-annual reports in English and the daily unit prices, can be obtained, free of charge from our website www.alphamutual.gr/site/content.asp?sel=303&loc=2.
- Taxation: This Sub-Fund is subject to the tax legislation of Luxembourg which may have an impact on the investor's personal tax position.
- Liability: Alpha Asset Management M.F.M.C. may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate, or inconsistent with the relevant parts of the prospectus for the Sub-Fund.
- Conversion: Investors may switch their units in the Sub-Fund for units in another fund within Alpha LUX Global Funds. Switching details are provided in the umbrella fund prospectus.
- Umbrella Fund: Alpha LUX Global Funds is organised as an umbrella fund under Luxembourg law with multiple Sub-Funds. The assets and liabilities of each Sub-Fund are segregated by law, therefore only the profit or loss of the Sub-Fund has an impact on your investment. This KIID is specific to the Sub-Fund and unit class (if any) stated at the beginning of this document. However, the Prospectus, annual and half-yearly reports are prepared for the entire umbrella fund, Alpha LUX Global Funds. Other classes may also be available within this Sub-Fund. Further information is available on www.alphamutual.gr/site/content.asp?sel=303&loc=2. Please note that not all unit classes may be registered for distribution in your jurisdiction.
- The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, and the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are available on <http://www.alphaasset.gr/site/content.asp?sel=292&loc=2>. A paper copy will be made available free of charge upon request.
- The details to the ESG Policy of the Management Company are available at www.alphaasset.gr/site/content.asp?sel=478&loc=2.

This Sub-Fund is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). Alpha Asset Management M.F.M.C. is authorized in Greece and regulated by the Hellenic Capital Market Commission (HCMC).

This key investor information is accurate as at September 27, 2021