

# 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.

# LF - SUSTAINABLE ASIA IMPACT FUND (THE "SUB-FUND")

## PRODUCT

Product:	CIM INVESTMENT FUND ICAV - LF - SUSTAINABLE ASIA IMPACT FUND (THE "SUB-FUND") - CLASS: I1 ORDINARY SHARES USD
Manufacturer name:	The Sub-Fund is manufactured by Santa Lucia Asset Management Pte Ltd ( the "Investment Manager").
Product code:	IE000ENCJJD5
Website:	<a href="https://slam.com.sg/">https://slam.com.sg/</a>
Call number:	0065 6513 4100
Competent Authority:	Santa Lucia Asset Management Pte Ltd is authorised in Singapore and regulated by Monetary Authority of Singapore. The Sub-Fund is managed by Came Global Fund Managers (Ireland) Limited which is authorised in Ireland and regulated by the Central Bank of Ireland. This PRIIP is authorised in IE. The Central Bank of Ireland is responsible for supervising Santa Lucia Asset Management Pte Ltd in relation to this Key Information Document.

Domicile country: Ireland

Document valid as at: 15 November 2023

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

## WHAT IS THIS PRODUCT?

### Type:

This investment fund is a UCIT.

### Depository

The Sub-Funds assets are held through its Depository, Northern Trust Fiduciary Services (Ireland) Limited.

### Term:

This product is not subject to any fixed term.

### Objectives:

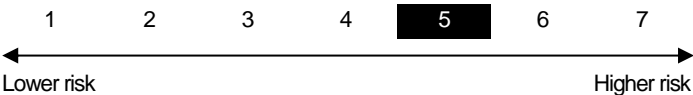
The Sub-Fund's investment objective is to generate long-term capital appreciation through a combination of share price performance and dividends. In addition, the Sub-Fund has sustainable investment as its objective. Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices. The Sub-Fund is actively managed within its objectives and is not constrained by a benchmark.

The Investment Manager has classified the Sub-Fund as Article 9 under SFDR. For further information on the Sub-Fund's approach pursuant to Article 9 SFDR, please refer to the SFDR annex in Appendix 1 to this Supplement. In order to achieve its investment objective, the Sub-Fund will invest in Equities, Equity-Related Securities (including warrants, preference shares and REITS which are traded on a regulated stock exchange), collective investment schemes and corporate and government debt principally in the markets of Asia, with the intention of building a portfolio where the mix of investments is designed to deliver long-term capital appreciation and to deliver a sustainable objective. Although the Sub-Fund may invest in a range of securities, it is expected that the primary investment class will be equities which collectively should exceed 85% of the total invested portfolio at all times. Currency exposure can significantly influence returns.

### Intended Retail Investor:

The Fund is intended for retail investors (i) with knowledge and/or experience of investment funds, (ii) have obtained appropriate investment advice and (iii) have the ability to bear losses up to the amount they have invested in the Fund.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



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

### Risk indicator

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 class 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 impact the capacity of the fund to pay you.**

**Be aware of currency risk.** 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.

**Risk Factors:** The risk factors as appear under the sections "Important Information" and "Risk Factors" in the Prospectus shall apply. Investors should note that, due to the investment policy of the Sub-Fund, the Net Asset Value of the Sub-Fund is likely to have a high volatility.

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

## Performance scenarios

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.

Recommended minimum holding period: 5 years Investment 10 000 USD			
Survival Scenarios Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Stress scenario	What might you get back after costs	4 000 USD	3 100 USD
	Average return each year	-60.02 %	- 20.88 %
Unfavourable scenario	What might you get back after costs	6 390 USD	7 400 USD
	Average return each year	-36.15 %	- 5.84 %
Moderate scenario	What might you get back after costs	9 630 USD	11 720 USD
	Average return each year	-3.71 %	3.22 %
Favourable scenario	What might you get back after costs	14 730 USD	19 160 USD
	Average return each year	47.26 %	13.89 %

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.

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

Unfavourable: This type of scenario occurred for an investment between 06/2021 and 07/2023.

Moderate: This type of scenario occurred for an investment between 02/2015 and 01/2020.

Favourable: This type of scenario occurred for an investment between 03/2016 and 02/2021.

## WHAT HAPPENS IF SANTA LUCIA ASSET MANAGEMENT PTE LTD IS UNABLE TO PAY OUT?

The assets of the Fund are held in safekeeping by its appointed depository, Northern Trust Fiduciary Services (Ireland) Limited. In the event of the insolvency of LF – Sustainable Asia Impact Fund, the Fund's assets in the safekeeping of the depository will not be affected. However, in the event of the depository's insolvency, the Fund may suffer a financial loss and there is no compensation or guarantee scheme in place which may offset all or any of this loss. However this risk is mitigated by a certain extent, as the depository is required by law to segregate its own assets from the assets of the Fund. The depository will also be liable to the Fund and the investors for any loss arising from its negligence, fraud or intentional failure to fulfil its obligations. Any such losses are not covered by any investor compensation or guarantee scheme.

## 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.

### 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.
- USD 10 000 is invested.

Investment 10 000 USD	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	<b>772 USD</b>	<b>1 182 USD</b>
Annual Cost Impact*	7.72 %	2 %

\*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 5.22% before costs and 3.22% after costs.

### Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	5.00% maximum of the amount you pay in when entering this investment.	500 USD
<b>Exit costs</b>	1.75% of your investment before it is paid out to you.	178 USD
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	0.50% of the value of your investment per year. This is an estimate based on actual costs over the last year.	90 USD
<b>Portfolio transaction costs</b>	0.04% 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.	4 USD
<b>Incidental costs taken under specific conditions</b>		
<b>Performance Fee</b>	There is no performance fee for this product.	N/A

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

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**Recommended minimum holding period: 5 years**

The Fund is designed to be held over the medium-long term and we recommend that you hold this investment for at least 5 years. Selling your investment: You can request to take out some or all of your money at any time. You can typically request to buy or sell shares in the sub-fund on any business day (as set out in the Fund's prospectus). If you cash in at an early stage this will increase the risk of lower investment returns or a loss.

## HOW CAN I COMPLAIN?

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If you have any complaints about the product or the conduct of the manufacturer, complaints can be lodged via the following methods:

<b>Website:</b>	<a href="https://slam.com.sg/">https://slam.com.sg/</a>
<b>E-mail:</b>	<a href="mailto:CIM_TA@ntrs.com">CIM_TA@ntrs.com</a>
<b>Telephone:</b>	+353 1434 5140

## OTHER RELEVANT INFORMATION

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- Alongside this document, we invite you to carefully consult the Prospectus and Sub-Fund and Class Supplements which are available on request from the funds Administrator, Northern Trust International Fund Administration Services (Ireland) Limited.
- The past performances of this product can be found here [https://api.kneip.com/v1/documentdata/permalinks/KPP\\_IE000ENCJJD5\\_en\\_GB.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_IE000ENCJJD5_en_GB.pdf). Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
- The previous scenarios document for this product can be found here [https://api.kneip.com/v1/documentdata/permalinks/KMS\\_IE000ENCJJD5\\_en\\_GB.xlsx](https://api.kneip.com/v1/documentdata/permalinks/KMS_IE000ENCJJD5_en_GB.xlsx).
- Further information about the Sub-Fund, including details of how to invest and the Fund's Prospectus and Sub-Fund's Supplement can be found at [www.slam.com.sg](http://www.slam.com.sg). Alternatively, you may contact the Santa Lucia Asset Management Pte Ltd team by emailing [slaminvest@slam.com.sg](mailto:slaminvest@slam.com.sg). The Fund's past performance, annual and semi-annual reports may also be provided upon request. Such information about the Fund shall be provided free of charge.