

# Key Investor Information



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

## AIA INVESTMENT FUNDS – AIA Sustainable Multi Thematic Fund – CLASS I USD

### A Share Class of AIA Sustainable Multi Thematic Fund

### A Sub-Fund of AIA Investment Fund, the “UCITS”

ISIN code: LU2517867045

This UCITS has appointed FundRock Management Company S.A. as its Management Company

## Objectives and investment Policy

The Sub-Fund’s sustainable investment objective is to advance the United Nations Sustainable Development Goals (“UN SDGs”) by investing indirectly, through investments in other UCITS funds or sub-funds, in companies whose business models and operational practices are aligned with targets defined by the seventeen (17) UN SDGs on a multi thematic basis. In addition to pursuing the sustainable investment objective, the Sub-fund at the same time aims to provide long term capital growth. The sub-fund qualifies as an Article 9 financial product under SFDR which will be implemented through a fund-of-funds approach, i.e. investments in units or shares of UCITS funds or sub-funds, themselves qualifying as having a sustainable investment objective, selected by the Investment Manager and managed by the Sub-Investment Manager (the “Underlying Funds”). The list of possible Underlying Funds comprise a series of sub-funds from the UCITS platform, namely Robeco Capital Growth Funds, promoted by the Sub-Investment Manager, In particular, the following Underlying Funds:

- RobecoSAM Circular Economy Equities
- RobecoSAM Smart Energy Equities
- RobecoSAM Smart Materials Equities
- RobecoSAM Smart Mobility Equities
- RobecoSAM Sustainable Healthy Living Equities
- RobecoSAM Sustainable Water Equities. For further information on the ESG policy please refer to the Fund prospectus.

The Sub-fund may make use of derivatives for hedging and liquidity management. This includes the usage of derivatives to manage currency and market exposures in a cost-effective manner. The Sub-Fund will not enter into (i) repurchase or reverse repurchase agreements, (ii) securities or commodities lending and securities or commodities borrowings, (iii) buy/sell-back transactions or sell/buy-back transactions, (iv) margin lending transactions and (v) total return swaps. The Sub-Fund may also retain amounts in cash or cash equivalents. The Sub-Fund may hold ancillary liquid assets. On a temporary basis, the Sub-Fund may, in order to take measures to

mitigate risks relative to such exceptional market conditions in the best interests of the investors, hold ancillary liquid assets up to 100% of its Net Asset Value. In order to (i) achieve its investment goals, (ii) for treasury purposes, and/or (ii) in case of unfavourable market conditions, the Sub-Fund may hold cash equivalent (i.e., bank deposits excluding bank deposits at sight, money market instruments or money market funds) pursuant to the applicable investment restrictions. The Underlying Funds may as a principle not invest in securities from an issuer in the fossil fuels (thermal coal, oil sands and Arctic drilling), tobacco industry or firms involved in the production of controversial weapons. However, certain issuers deriving a certain percentage of their revenue from the production and/or retail sales of products and/or services linked to, or generally from, the relevant sector, as these percentages may be determined by the Sub-Investment Manager based on their own exclusion policy, may be invested in by the relevant Underlying Fund.

The Sub-Fund is actively managed. The Sub-Investment Manager will therefore not track any index and/or have any constraints in relation to the allocation of the portfolio, based on the change in the composition of any index. Should investors in the Sub-Fund wish to measure the performance of the Sub-Fund for comparison purposes, then the Sub-Investment Manager would suggest using the MSCI World Index (Net Return) or such other benchmark.

Your shares will be non-distributing. Income from investments in the Sub-Fund will be re-invested and therefore rolled up into the value of your shares.

The Sub-Fund currency is USD.

This Share Class is in USD. You can buy and sell your shares daily. The minimum initial investment for this Share Class is USD 10,000,000 or currency equivalent.

**Recommendation:** The Sub-Fund is intended as a long term investment. Investors should consider their own personal circumstances and seek additional advice from their financial adviser or other professional adviser on their risk tolerance and investment horizon before investing in the Sub-Fund.

## Risk and reward profile



This indicator is based on historical data and may not be a reliable indication of the future risk profile of the Sub-Fund.

The risk and reward category shown is not guaranteed and may change over time.

The lowest category does not mean a risk free investment.

The Sub-Fund is rated 6 due to the nature of its investments which include the risks listed below. These factors may impact the value of the Sub-Fund’s investments or expose the Sub-Fund to losses.

Particular risks not adequately captured by the risk indicator include:

- **Emerging markets:** may face more economic, political or structural challenges than developed countries. This may mean your money is at greater risk. Other factors include greater “Liquidity Risk”, restrictions on investment or transfer of assets and failed/delayed delivery of securities or payments to the Sub-Fund.
- **Foreign Exchange and Currency Risk:** The Sub-Fund invests in other

currencies. Changes in exchange rates will therefore affect the value of the investment.

- **Equity risk:** can be affected by daily stock market movements. Other influential factors include political, economic news, company earnings and significant corporate events.

- **Liquidity Risk:** In difficult market conditions, the Sub-Fund may not be able to sell a security for full value or at all. This could affect performance and could cause the Sub-Fund to defer or suspend redemptions of its shares.

- **Hedging risk:** The currency hedging used to minimise the effect of currency fluctuations may not always be successful. Investors may have exposure to currencies other than the currency of their shares.

- **Foreign Exchange and Currency Risk:** The Sub-Fund invests in other currencies. Changes in exchange rates will therefore affect the value of the investment.

- **Sustainability Risk:** is principally linked to climate-related events resulting from climate change (physical risks) or to the society’s response to climate change (transition risks), which may result in unanticipated losses that could affect a Sub-Fund’s investments and financial condition. Social events (e.g., inequality, inclusiveness, labour relations, investment in human capital, accident prevention, changing customer behavior, etc.) or governance shortcomings (e.g., recurrent significant breach of international agreements, bribery issues, products quality and safety, selling practices, etc.) may also translate into Sustainability Risks.

## Charges

### One-off charges taken before or after you invest

**Entry charge** Up to 5.00%

**Exit charge** Up to 1.00%

### Charges taken from the UCITS over a year

**Ongoing charges** 0.97%

### Charges taken from the UCITS under certain specific conditions

**Performance fee** None

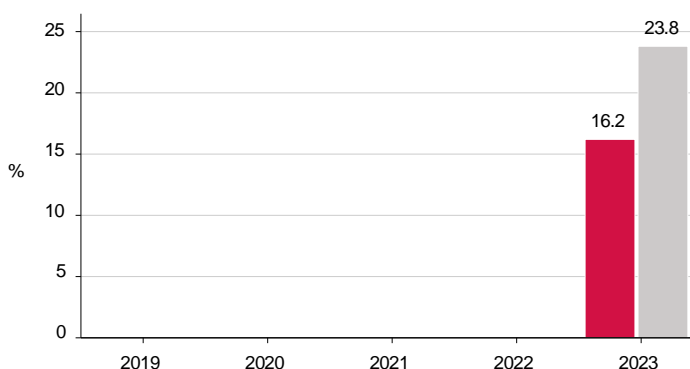
The charges borne by the investor are used for the operation of the Sub-Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum percentage. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual entry and exit charges.

The ongoing charges figure is based on expenses for the period ending in 31 December 2023. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the depositary and any entry/exit charge paid to an underlying collective investment scheme (if any).

For more information about charges, please see section charges and expenses of the prospectus of the UCITS, which is available at: [www.aia.com/en/funds-information](http://www.aia.com/en/funds-information).

## Past performance



Past performance is not a reliable indicator of future results. Performance may vary from year to year. The indicated performance does not take into account ongoing charges and fees on issues and redemptions of units.

It is expressed as a percentage change of the Fund's net asset value at each year-end.

The Sub-Fund was launched on November the 25th, 2022.

The Share Class was launched on November the 25th, 2022

Performance is shown after deduction of ongoing charges. Any entry/exit charges are excluded from the calculation.

The past performance is calculated in USD, with net dividends reinvested.

■ Class AIA INVESTMENT FUNDS – AIA Sustainable Multi Thematic Fund – CLASS I USD Acc (USD)

■ MSCI World Index (Net Return)

## Practical information

**Depositary Bank:** The depositary of the UCITS is HSBC Continental Europe, Luxembourg.

Further information about the Sub-Fund can be obtained from the prospectus and the latest annual and semi-annual reports of the UCITS.

Copies of these documents and the latest Net Asset Value per Share are available in English, free of charge, at the registered office of AIA Investment Funds, 4, rue Petermelchen, L-2370 Howald, Grand Duchy of Luxembourg, and on the following website: [www.aia.com/en/funds-information](http://www.aia.com/en/funds-information).

Investors should note that the tax legislation that applies to the Sub-Fund may have an impact on their personal tax position.

The Sub-Fund is a sub-fund of the UCITS, an umbrella structure comprising different sub-funds. This document is specific to the Sub-Fund and share class stated at the beginning of this document. However, the prospectus, annual and semi-annual reports are prepared for the UCITS.

The UCITS 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 UCITS prospectus.

Under Luxembourg law, the UCITS has segregated liability between its sub-funds (i.e. the UCITS assets will not be used to discharge the liabilities of other Sub-Funds within the umbrella). In addition, the Sub-Fund's assets are held separately from the assets of other sub-funds.

Investors may switch their shares in the Sub-Fund for shares in another share class of another sub-fund within the UCITS, subject to meeting any relevant eligibility requirements and minimum holding amounts and any other conditions as set out in section 7.6 "Conversion of Shares" of the prospectus.

Further information about other share classes can be found in the prospectus.

With effect from January, 2018, the Management Company has established and applies a remuneration policy in accordance with principles laid out under UCITS V directive and any related legal and regulatory provisions applicable in Luxembourg. The up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee, are available at [www.fundrock.com/pdf/Fundrock\\_Remuneration\\_policy.pdf](http://www.fundrock.com/pdf/Fundrock_Remuneration_policy.pdf) and a paper copy will be made available free of charge upon request at the Management Company's registered office.

This Key Investor Information is accurate as at 3 May 2024.

This Fund and its Management Company are authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier (CSSF).

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