

## 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 costs.

## Product

### MOVEtogether SICAV - Best of FT Balanced R (Currency: EUR)

ISIN: LU2499924376

of the MOVEtogether SICAV - Best of FT Balanced, a subfund of the MOVEtogether SICAV

Management Company: Moventum Asset Management S.A.

Website: [www.moventum-am.lu](http://www.moventum-am.lu)

Call +352 26154200 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of Moventum Asset Management S.A. in relation to this Key Information Document.

This PRIIP is authorized in Luxembourg.

Moventum Asset Management S.A. is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Date of preparation of the Key Information Document: 01/01/2023

## What is this product?

### Type

The Product is a share class of the sub-fund MOVEtogether SICAV - Best of FT Balanced, which is part of MOVEtogether SICAV (the "Umbrella Fund"), an open-ended investment company with variable capital (société d'investissement à capital variable - SICAV) of the umbrella type governed by Part I of the Luxembourg law of December 17, 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of each sub-fund are legally segregated.

### Term

The fund has no maturity date. Notwithstanding this provision, the Fund may be dissolved at any time by the Management Company.

### Aim

#### Investment objective

The objective of the investment policy for MOVEtogether SICAV - Best of FT Balanced is to achieve higher long-term growth in the sub-fund's currency whilst taking the investment risk into account. This objective shall be reached by exclusively investing into target funds of the Investment Company Franklin Templeton. However, Exchange Traded Funds and Index funds of other investment companies will be added to subordinate extent. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the Management Company solely in accordance with the criteria set in the investment objectives / investment policy. The sub-fund is not managed using an index as a benchmark.

#### Investment Policy

The sub-fund is a mixed fund. The investment in equity funds amounts to at least 45%, while the investment in bond funds equals also at least 45% of net sub-fund assets. These funds may be denominated in EUR and in other currencies. The equity funds in the portfolio generally pursue a broadly diversified, global and regionally limited investment policy and may include both equities from companies with high, moderate and/or lower market capitalisation.

Sector-specific and/or thematic equity funds can also be included in the portfolio. The bond funds in the portfolio can invest worldwide in government, mortgage and corporate bonds of a high quality with a rating of AAA – BBB from recognised rating agencies. Bond funds whose investment focus is on bonds from issuers with headquarters in emerging markets and corporate bonds of inferior creditworthiness (high yields) may also be included in the portfolio. The latter may have a rating below BBB from recognised rating agencies.

The sub-fund generally has the option of investing in equities, bonds, money market instruments, certificates, other structured products, target funds and fixed-term deposits, depending on the market situation and assessment by the Fund Management.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

#### Distribution policy

The income remains in the fund.

#### Subscription and Redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December. The redemption of shares may be suspended in extraordinary circumstances if this is deemed necessary in the interests of investors.

#### Intended retail investor

The fund is aimed at all types of investors who pursue the goal of asset accumulation or asset optimization and want to invest for the long term. You should be able to bear losses up to the amount of the capital invested. This product is also suitable for investors with sustainability preferences.

#### Depositary

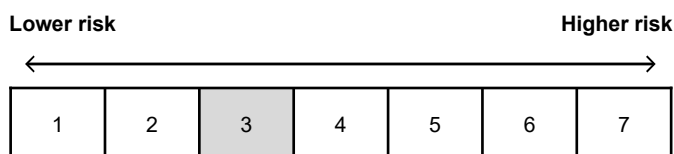
The Fund's Depositary is DZ PRIVATBANK S.A., société anonyme, whose registered office is at 4, rue Thomas Edison, Strassen, Luxembourg.

#### Further information

The full criteria can be found in the prospectus in the section „Risk profile of the subfund" MOVEtogether SICAV - Best of FT Balanced.

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

### Risk Indicator



The risk indicator is based on the assumption that you will hold the product 5 years.

If you cash in the investment early, the actual risk may be significantly different and you may get back less.

The overall risk indicator helps you assess the risk associated with this product compared to other products. It shows how likely you are to lose

money on this product because the markets develop in a certain way or because we are unable to pay you out.

We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

For more information, please refer to the prospectus.

This product does not include protection against future market developments, so you could lose all or part of the invested capital.

## Performance Scenarios

The figures quoted include all the costs of the product itself, but may not include all the costs you have to pay to your advisor or distributor. It also does not take into account your personal tax situation, which may also affect the amount you end up with.

What you get out of this product in the end depends on the future market development. Future market development is uncertain and cannot be predicted with certainty.

The unfavourable, moderate and favourable scenario shown illustrate the worst, average and best performance of the product and the suitable benchmark over the last 10 years. The markets could develop completely differently in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
<b>Minimum</b>	There is no guaranteed minimum return. You could lose all or part of the invested capital.		
<b>Stress</b>	What you might get back after costs	3,550 EUR	3,890 EUR
	Average return each year	-64.50%	-17.21%
<b>Unfavourable</b>	What you might get back after costs	8,130 EUR	7,930 EUR
	Average return each year	-18.70%	-4.53%
<b>Moderate</b>	What you might get back after costs	9,800 EUR	10,630 EUR
	Average return each year	-2.00%	1.23%
<b>Favourable</b>	What you might get back after costs	11,220 EUR	11,740 EUR
	Average return each year	12.20%	3.26%

The stress scenario shows what you could get back under extreme market conditions.

Unfavourable scenario: This scenario occurred for an investment between August 2021 and September 2022.

Moderate scenario: This scenario occurred with an investment between February 2014 and February 2019.

Favourable scenario: This scenario occurred with an investment between October 2012 and October 2017.

## What happens if Moventum Asset Management S.A. is unable to pay out?

The default of Moventum Asset Management S.A. has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of Moventum Asset Management S.A., the special assets do not become part of the insolvency estate, but are maintained independently.

## What are the costs?

The person selling or advising you on this product may charge you other costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

### Costs over time

The tables show amounts taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs if applicable. The amounts shown here illustrate an example investment amount and various possible investment periods.

We made the following assumption:

- In the first year, you would get back the amount invested (0% annual return). For the other holding periods, we assumed that the product would perform as shown in the moderate scenario.
- 10 000 EUR would be invested.

	If you exit after 1 year	If you exit after 4 years
<b>Total costs</b>	811 EUR	2,484 EUR
<b>Annual cost impact (*)</b>	8.1%	4.3% each year

(\*) This illustrates how costs reduce your return each year during the holding period. For example, it shows that if you exit at the recommended holding period, your average return per year will be 5.5 % before costs and 1.2 % after costs.

We may split a portion of the cost between us and the person who sells you the product to cover the services provided to you. The latter will notify you of the amount if required by applicable laws.

## Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	The entry costs are 5.00% (front-load fee), which corresponds to a deduction of 4.76% of your investment amount. This is the maximum amount that can be retained from your investment. The financial advisor will inform you about the actual value.	Up to 476 EUR
Exit costs	We do not charge an redemption fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	3.19% of the value of your asset per year. This is an estimate based on last year's actual costs.	319 EUR
Transaction costs	0.16% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount depends on how much we buy and sell.	16 EUR
Incidental costs taken under specific conditions		
Performance fees	No performance fee is charged for this product.	0 EUR

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

**Due to the risk and return profile, we recommend a holding period for this fund of at least 5 years.**

You may, however, redeem the fund by following the redemption procedures outlined in the prospectus. Early redemption may significantly affect the risk and return profile. Redemption may be temporarily suspended if circumstances exist that require a suspension and this is justified taking into account the interests of the investors.

## How can I complain?

In case of complaints, you may contact Moventum Asset Management S.A. in writing at 12, rue Eugène Ruppert, L - 2453 Luxembourg, Luxembourg or by e-mail at [contact@moventum.lu](mailto:contact@moventum.lu). Further information can also be found on the following website: [www.moventum-am.lu](http://www.moventum-am.lu). Complaints about the person advising on or selling the product may be addressed directly to that person.

## Other relevant information

Further information on the subfund, the currently valid sales prospectus including appendix and articles of incorporation as well as the latest annual and semi-annual reports, each in German, can be obtained free of charge during normal business hours from the Investment Company, Management Company, Depositary as well as the Distributor(s) and Paying Agent(s).

Further practical information as well as the current unit prices can be obtained at any time from the homepage of the Management Company as well as free of charge from the above-mentioned offices. Furthermore, details of the current remuneration policy, including a description of how remuneration and other benefits are calculated and the identity of the persons responsible for allocating remuneration and other benefits, including the composition of the remuneration committee, if any, can be obtained from the Management Company's homepage as well as from the above-mentioned offices free of charge in hard copy. The Management Company's homepage is [www.moventum-am.lu](http://www.moventum-am.lu).

Tax regulations in the Sub-Fund's home member country may affect your personal tax position. Please consult your tax advisor regarding the tax implications of investing in the Sub-Fund.

This material information describes one share class of the Sub-Fund. The Sub-Fund is in turn part of an umbrella fund. The prospectus and reports may contain information about all share classes of the entire fund named at the beginning of the document. The assets and liabilities of all sub-funds are legally separate from each other.

It is possible to exchange the units of the sub-fund or unit class for those of another sub-fund or unit class. Details of the conversion options and the associated costs can be found in the sales prospectus.

The Investment Company may be held liable solely on the basis of a statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the sales prospectus.

Due to the new launch of the share class, no useful past performance data can be provided to you at this point.

In addition, calculations of previous performance scenarios are available via the homepage [https://www.ipconcept.com/ipc/download/PRIPs\\_Reporting.pdf?id=1](https://www.ipconcept.com/ipc/download/PRIPs_Reporting.pdf?id=1).