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.

LUX IM - BLACKROCK GLOBAL EQUITY DIVIDEND, a compartment of LUX IM

Class: DI, Share: X (Accumulation) ISIN: LU1016193549

This SICAV is managed by BG FUND MANAGEMENT LUXEMBOURG S.A.

Objectives and investment policy

The Fund seeks an increase of the value of your investment over a long term.
The Fund is actively managed and it has no reference benchmark. The Fund essentially invests in stocks of companies worldwide without any limitation in terms of market capitalization, industry and currency allocation.
The Fund may invest up to 15% of its net assets in financial instruments issued by companies active in the real estate sector and/or in Real Estate Investment Trusts (REITs).
The Fund may use financial derivatives to protect its portfolio against unfavorable market or currency fluctuations. The Fund may also use financial derivatives to reduce other risks or to produce more revenues.

The Fund is open-ended. You may redeem shares of the Fund on any Luxembourg business day.
The Share Class makes no dividend payment.

Risk and reward profile

Lower risk, **Higher risk,**

potentially lower rewards **potentially higher rewards**

1	2	3	4	5	**6**	7

This indicator represents the annual historical volatility of the Fund over a 5-year period. Its aim is to help investors understand the uncertainties attached to gains and losses that may have an impact on their investment.

The Fund's exposure to equity markets and to foreign currency risks explains its classification in this category.

Historical data such as that used to calculate the synthetic indicator cannot be considered as a reliable indication of the Fund's future risk profile.
The risk category associated with the Fund is not guaranteed and may change over time.
The lowest risk category does not mean "risk free".

Your initial investment is not guaranteed.

Significant risk(s) for the Fund not taken into account in this indicator include the following:

Liquidity Risk: The Fund is invested in markets that may be affected by a decrease of liquidity. Such market conditions would impact the prices at which the Fund Manager opens and closes positions.

Counterparty Risk: The Fund may realise losses should a counterparty fail to meet its contractual obligation, especially in the case of derivatives traded Over-The-Counter (OTC).

Concentration Risk: To the extent that the Fund's investments are concentrated in a particular company, the Fund may be susceptible to losses due to adverse occurrences affecting that company.

For more information about the risks of the Fund, please refer to the risk section of the prospectus.

Charges

The charges and commissions are used to cover the Fund's operating costs, including marketing and distribution of shares. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	3.00%
Exit charge	None
The percentage shown is the maximum amount that can be paid out of your investment. Your financial advisor or distributor can inform you of the associated entry and exit charges.	
Charges taken from the Fund over a year	
Ongoing charges	2.47%
Charges taken from the Fund under specific conditions	
Performance fee: 15% of the yield from the Net Asset Value per share compared to the High Water Mark, defined as the highest Net Asset Value per share calculated over a rolling 12-months period. 0.70% for the Fund's last financial year.	

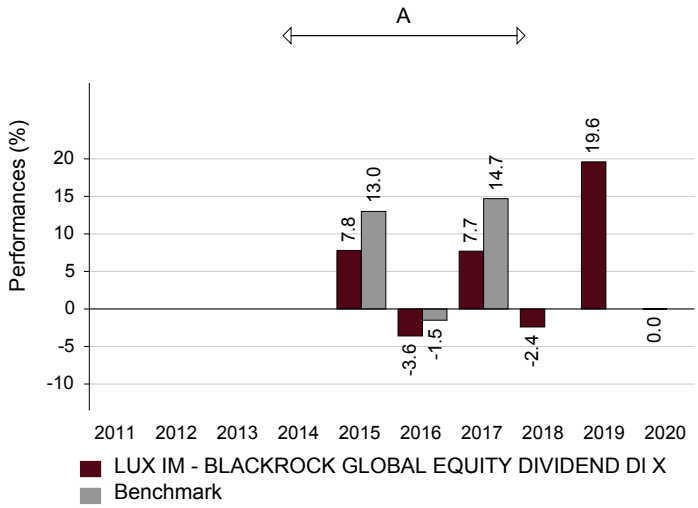
The entry and exit charges shown are maximum rates. In certain cases, the charges paid may be lower.

The indicated ongoing charges are an estimate based on the expected total amount of charges. This percentage may vary from year to year. It excludes performance fees, if applicable, and portfolio trade-related costs, with the exception of costs paid to the custodian and any entry/exit charge paid to an underlying collective investment scheme.

Conversions of shares between different classes are not possible. You may convert all part of your shares of one compartment into shares of one or more other compartments. Please refer to the conversion sections of the prospectus for applicable situations and conditions.

For more information about Fund charges, please refer to the relevant parts of the prospectus, which is available at www.bgfml.lu.

Past performance



The performance figures shown in the bar chart are not a reliable indication of future performance.

Annualised performance is calculated after deducting all charges taken from the Fund.

Fund creation date: 26 February 2014
Share class launch date: 27 February 2014

Past performance has been calculated in: Euro

A : Investment policy changed on 30/03/2018. Previously, the benchmark was 60% MSCI Europe - Net Return Index in EUR + 40% FTSE Italia All Share - Total Return Index in EUR.

Practical information

Depositary: CACEIS Bank, Luxembourg Branch

The latest prospectus and the latest periodical regulatory documents, as well as all other practical information, are available in English free of charge from BG FUND MANAGEMENT LUXEMBOURG S.A., 14, Allée Marconi, L-2120 Luxembourg, Grand Duchy of Luxembourg or at the following e-mail address: info@bgfml.lu.

This SICAV is divided into multiple compartments. The assets of each compartment are segregated from other compartments of the SICAV. The prospectus refers to all compartments of the SICAV. The latest consolidated annual report of the SICAV is also available from the Management Company.

You may, under certain conditions, convert all or part of your shares of one compartment into shares of one or more other compartments. Information on conversion right procedure is set out in Chapter 12 of the Prospectus.
The Fund offers other share classes for the categories of investors defined in its prospectus.

Depending on your tax regime, any capital gains and income arising from the ownership of shares in the Fund may be subject to taxation. We advise you to consult your financial advisor for more information on taxation.

The net asset value is available upon simple request from the Management Company and on its website www.bgfml.lu.
The details of the Management Company's remuneration policy are directly available on the following website www.bgfml.lu/site/en/home.html under "Corporate Governance". A paper copy of the remuneration policy will be made available free of charge upon request to the Management Company.

BG FUND MANAGEMENT LUXEMBOURG S.A. 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 SICAV.

The Fund is authorised in Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier (CSSF).
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This key investor information document is accurate as at 20 July 2021.