

# 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.

## NT Pacific SDG Screened Low Carbon Index FGR Fund (the “Fund”)

### PRODUCT

<b>Product:</b>	Northern Trust UCITS FGR Fund - NT Pacific SDG Screened Low Carbon Index FGR Fund (the “Fund”) - Unit Class B EUR Distributing (“Unit Class”)
<b>Manufacturer name:</b>	Northern Trust Fund Managers (Ireland) Limited (“NTFMI”). NTFMI is a wholly owned subsidiary of the Northern Trust Corporation.
<b>ISIN:</b>	NL0015001KX8
<b>Website:</b>	<a href="http://www.fgrinvesting.com/en/">http://www.fgrinvesting.com/en/</a>
<b>National Competent Authority:</b>	NTFMI is supervised by the Central Bank of Ireland. The Fund is supervised by the Dutch Authority for Financial Markets (Autoriteit Financiële Markten).
<b>Domicile country:</b>	NTFMI is incorporated in Ireland. The Fund is constituted by the Terms and Conditions which are governed by the laws of the Netherlands.

Document valid as at: 6 September 2023

### WHAT IS THIS PRODUCT?

#### Type:

The Fund is a sub-fund of the Northern Trust UCITS FGR Fund, an open-ended umbrella fund for joint account (fonds voor gemene rekening) governed by the laws of the Netherlands. Your investment will take the form of units in the Fund.

#### Term:

The Fund is an open-ended fund with no set termination date. The Fund may be terminated at the discretion of directors of NTFMI provided that a minimum of thirty days' written notice has been provided to the unitholders. The Legal Titleholder (Stichting Bewaarder Anchor NL Beleggingsfondsen) may also terminate the Fund by notice in writing to NTFMI upon the occurrence of certain events. For further information, please refer to Section 9.4 - Duration and Termination of the FGR Prospectus.

#### Objectives:

- The investment objective of the Fund is to closely match the risk and return characteristics of the MSCI Pacific Select ESG Leaders Low Carbon Impact G Series Index (the “Index”) with net dividends reinvested.
- The Fund invests in equities (that is, shares and other similar kinds of assets) issued by or relating to companies included in the Index.
- This Fund is appropriate for investors who plan to invest over the medium to long term; and are looking for a passively managed investment in the relevant market(s) with Environmental, Social and Governance (ESG) principles implemented using a defined set of exclusions, tilts, ESG ratings and a low carbon methodology.
- The Fund is an index tracking fund which seeks to track the risk and return characteristics of the Index by buying most or all of the stocks of the Index. This means it may not hold all the same assets as the Index or hold assets in the same proportion as the Index, and the fund may not match the Index performance.
- The Index is a custom index which corresponds with the MSCI Pacific Index, a free float-adjusted market capitalisation weighted index that is designed to measure the equity market performance in the Pacific region, consisting of developed market country indices.
- For efficient portfolio management purposes the Fund may invest in derivatives and other financially linked instruments (such as currency forwards and exchange traded futures) to reduce risk, minimise costs or generate additional capital or income. A derivative is a financial contract whose value is derived from other assets.
- Units will be distributing (i.e. income will be paid on the units annually and you can request either a cash payment or additional units in the Fund)
- The Units are issued to Investors which are exempt from income tax or entitled to a full refund of Dutch dividend withholding tax and for which the Fund is not entitled to a full tax rebate.
- The base currency of the fund is Euro.
- The return on your investment in the Fund is directly related to the value of the underlying assets of the Fund, less costs (see “What are the costs” below)
- The period for which you hold your investment is considered below under “How long should I hold it and can I take my money out early?”

#### 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. You may not be able to cash in early. You may have to pay significant extra costs to cash in early.

#### 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could 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.

This Fund does not include any protection from future market performance so you could lose some or all of your investment. For more information about risks, please see the section entitled "Risk Factors" of the Fund's prospectus and supplement at <http://www.fgrinvesting.com/en/>

## 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 EUR			
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	3 960 EUR	3 890 EUR
	Average return each year	-60.42 %	- 17.22 %
Unfavourable scenario	What might you get back after costs	3 960 EUR	4 680 EUR
	Average return each year	-60.42 %	- 14.08 %
Moderate scenario	What might you get back after costs	10 380 EUR	6 570 EUR
	Average return each year	3.79 %	- 8.07 %
Favourable scenario	What might you get back after costs	13 360 EUR	15 560 EUR
	Average return each year	33.64 %	9.24 %

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 04/2015 and 03/2020.

Moderate: This type of scenario occurred for an investment between 06/2016 and 05/2021.

Favourable: This type of scenario occurred for an investment between 10/2016 and 09/2021.

The scenarios presented are an estimate of future performance based on evidence from the past, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product.

## WHAT HAPPENS IF NTFMIL IS UNABLE TO PAY OUT?

The assets of the Fund are held in safekeeping by the Legal Titleholder, Stichting Bewaarder Anchor NL Beleggingsfondsen. The Legal Titleholder's sole statutory purpose is to fulfil the function of title holder of assets of collective investment funds. The Legal Titleholder is the legal owner of all assets of the Fund. In the event of the insolvency of NTFMIL, the Fund's assets in the safekeeping of the Legal Titleholder will not be affected. However, in the event of the Legal Titleholder's insolvency, the Fund may suffer a financial loss. This risk is mitigated by the fact that the Legal Titleholders sole purpose is to hold the assets of the Fund, it is considered to be bankruptcy remote. In addition, the Legal Titleholder is liable towards the FGR and the unitholders for damages to the extent such damages are the direct result of culpable non-performance or improper performance of its obligations. A potential loss would not be covered by an 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

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.

- 10 000 EUR is invested.

Investment 10 000 EUR	If you exit after 1 year	If you exit after 5 years
Total costs	116 EUR	115 EUR
Annual Cost Impact*	1.16 %	0.32 %

\*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 -7.75% before costs and -8.07% after costs.

## Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	N/A
Exit costs	1.00% The impact of the costs of exiting your investment when it matures. No Fees	101 EUR
Ongoing costs		
Management fees and other administrative or operating costs	0.13% The impact of costs that we take each year for managing your investments.	13 EUR
Portfolio transaction costs	0.02% of the value of your investment per year. The impact of costs of us buying and selling underlying investments for the product.	2 EUR
Incidental costs taken under specific conditions		
Performance Fee	0.00% The impact of Performance fee. We take these from your investment if the product outperforms its benchmark [y by x%] There is no performance fee for this product.	0 EUR

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

### Recommended minimum holding period: 5 years

This Fund is designed to be held over the medium-long term and we recommend that you hold this investment for at least 5 years. You can request to take out some or all of your money at any time. You may sell your units in the Fund on any business day on which commercial banks are open in Ireland. For further information, please refer to the prospectus. If you sell your units at any early stage, this will increase the risk of lower investment returns or a loss. NTFMIL has not considered the suitability or appropriateness of this investment for your personal circumstances. Please contact your placement agent or financial adviser for appropriate professional advice.

## HOW CAN I COMPLAIN?

Where you have a complaint about the Fund and/or any person advising on or selling the Fund, please contact your placement agent or financial advisor directly with a copy to the Fund's administrator: Northern Trust International Fund Administration Services (Ireland) Limited, George's Court, 54-62 Townsend Street, Dublin 2, Ireland. In certain circumstances, investors may have the right to make a complaint to the Financial Services and Pensions Ombudsman ("FSPO"). All relevant information is available via the below website.

**Website:** <https://www.fspo.ie/make-a-complaint/how-to-make-a-complaint-to-the-fspo/>  
**E-mail:** [info@fspo.ie](mailto:info@fspo.ie)  
**Telephone:** +353-1-567 7000

## OTHER RELEVANT INFORMATION

The latest copy of this document, the prospectus, the supplement, annual report, latest price of units and any additional information issued to investors can be obtained from the following link free of charge: <http://www.fgrinvesting.com/en/>.

The Prospectus, the Supplement, annual report, latest price of units are available in English.

Past performance for the Fund can be found at: <http://www.fgrinvesting.com/en/>.

Calculated performance scenarios can be found at: <http://www.fgrinvesting.com/en/>.