

## 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.

## ASIAN SHORT DURATION BONDS

a sub-fund of **FULLERTON LUX FUNDS**

**CLASS I (USD) Accumulation (LU0965069700)**

The product is managed by Lemanik Asset Management S.A. ("Lemanik"), which is authorised in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier ("CSSF"). Lemanik has delegated the investment management function to Fullerton Fund Management Company Ltd ("Investment Manager").

For more information on this product, please refer to <https://www.lemanikgroup.com> or call +352 26 39 60.

**Accurate as of: 9 January 2023**

## What is this product?

### Type

This product is an investment fund.

### Objectives

**Investment objective** The fund aims to generate long term capital appreciation and/or income returns for investors.

**Investment policy** The fund invests in short duration fixed income or debt securities issued by companies, governments, quasi-governments, government agencies or supranationals in the Asian region.

The Asian countries may include but are not limited to China, (including Hong Kong SAR and Taiwan), South Korea, India, Thailand, Malaysia, Singapore, Indonesia, the Philippines, Pakistan and Vietnam.

The fund may invest in money market instruments, money market funds, term deposits, bank deposits and other eligible liquid assets for treasury purposes and in case of unfavourable market conditions.

The fund may hold up to 20% of its Net Asset Value in ancillary liquid assets (bank deposits at sight, such as cash held in current accounts). Under exceptionally unfavourable market conditions and if justified in the interest of the investors, the fund may temporarily invest up to 100% of the fund's Net Asset Value in assets referred in these two last paragraphs of this section.

**Benchmark** The fund is actively managed without reference to a benchmark.

**Derivatives** The fund may employ financial derivative instruments for hedging, efficient portfolio management and investment purposes.

**Currency** The fund's base currency is USD.

**Term** There is no maturity date on this product.

**Redemption and Dealing** Investors may redeem shares on demand. Dealing in shares is carried out on each bank business day in Luxembourg and Singapore.

**Distribution Policy** This share class accumulates income received from the fund's investments, meaning the income is kept in the fund and the value is reflected in the price of the share class.

### Intended retail investor

This product is intended for investors who are seeking long-term capital gain and/or income, are looking for a fixed income fund which provides exposure to the Asian region and are comfortable with the risks of a fund that invests in short duration fixed income or debt securities.

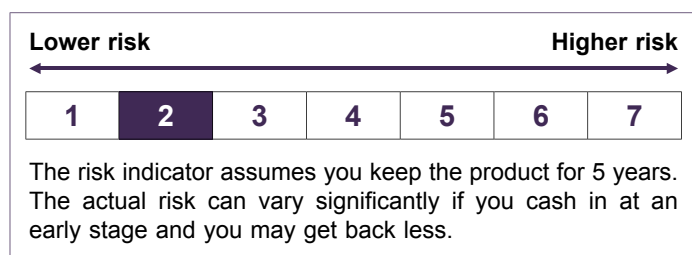
### Practical information

**Depository** The fund depository is BNP Paribas, Luxembourg Branch.

**Further information and availability of the prices** Further information about this fund, including the prospectus, latest annual report, any subsequent half-yearly report, and the price of the fund are available at <https://www.fullertonfund.com>.

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

### Risks



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 2 out of 7, which is a low risk class.

This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of Fullerton Lux Funds to pay you.

**If the product currency differs from your investment currency, the following applies: Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

**Event risk:** Unforeseeable events such as political events, regulatory changes, tax law changes etc, may impact the fund's performance.

Beside the risks included in the risk indicator, other risks may affect the fund performance. Please refer to the fund prospectus, available free of charge at [https://www.fullertonfund.com/literature/fullerton-lux-funds/?\\_sft\\_registered=luxembourg](https://www.fullertonfund.com/literature/fullerton-lux-funds/?_sft_registered=luxembourg).

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

## Performance scenarios

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.

**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 over the last 10 years. Markets could develop very differently in the future.**

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

**Unfavourable:** this type of scenario occurred for an investment between 2021 and 2022.

**Moderate:** this type of scenario occurred for an investment between 2015 and 2020.

**Favourable:** this type of scenario occurred for an investment between 2016 and 2021.

Recommended holding period		5 years	
Example Investment		10,000 USD	
Scenarios		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	7,780 USD -22.2%	7,662 USD -5.2%
Unfavourable	What you might get back after costs Average return each year	8,129 USD -18.7%	7,916 USD -4.6%
Moderate	What you might get back after costs Average return each year	9,596 USD -4.0%	10,988 USD 1.9%
Favourable	What you might get back after costs Average return each year	10,148 USD 1.5%	11,533 USD 2.9%

## What happens if Fullerton Lux Funds is unable to pay out?

This product does not include any protection from future market performance so you may lose some or all of your investment (including your initial principal investment).

## 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 and, how long you hold the product. The amounts shown here are for illustrations purposes only.

We have assumed:

- in the first year you would get back the amount that you invested (0% annual return);
- the other holding periods the product performs as shown in the moderate scenario; and
- 10,000 USD is invested.

Example Investment 10,000 USD	If you exit after 1 year	If you exit after 5 years (recommended holding period)
Total Costs	779 USD	1,349 USD
Annual cost impact*	7.8%	2.4%

(\*) 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 4.3% before costs and 1.9% after costs.

## Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
Entry costs	<b>5.00%</b> We do not charge an entry fee for this product but the financial advisor or distributor may charge up to the maximum entry costs. This is the maximum that might be taken out of your money before it is invested.	<b>500 USD</b>
Exit costs	<b>1.90%</b> We do not charge an exit fee for this product but the financial advisor or distributor may charge up to the maximum exit costs. This is the maximum that might be taken out of your money before the proceeds of your investment are paid out.	<b>190 USD</b>
Ongoing costs taken each year		
Management fees and other administrative or operating costs	<b>0.51%</b> of the value of your investment per year. This is an estimate based on actual costs over the last year.	<b>51 USD</b>
Transaction costs	<b>0.38%</b> 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.	<b>38 USD</b>
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	<b>0 USD</b>

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

### Recommended holding period: 5 years

This product is designed for longer term investments. You should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty at any time during this period, or hold the investment longer.

## How can I complain?

If you have any complaints, please contact Lemanik Asset Management S.A. at 106, Route d'Arlon 8210 Mamer Luxembourg, by telephone: +352 26 39 60, or by e-mail: <https://www.lemanikgroup.com/contact-us/>.

## Other relevant information

**Performance scenario** You may access previous performance scenarios at [https://www.fullertonfund.com/literature/fullerton-lux-funds/?\\_sft\\_registered=luxembourg](https://www.fullertonfund.com/literature/fullerton-lux-funds/?_sft_registered=luxembourg).

**Past performance** You may access past performance over the last 8 years at [https://www.fullertonfund.com/literature/fullerton-lux-funds/?\\_sft\\_registered=luxembourg](https://www.fullertonfund.com/literature/fullerton-lux-funds/?_sft_registered=luxembourg).

**Additional information** You may access additional information about this fund, including the prospectus, latest annual report, any subsequent half-yearly report, and the latest price at <https://www.fullertonfund.com>.

**Cost, Performance & Risk** The cost, performance and risk calculations included in this key information document follow the methodology prescribed by EU rules. Note that the performance scenarios calculated above are derived exclusively from the past performance of the fund's price and that past performance is not a guide to future returns. Therefore, your investment may be at risk and you may not get back the returns illustrated. Investors should not base their investment decisions solely upon the scenarios shown.

The representative and the paying agent in Switzerland is BNP Paribas, Paris, Zurich Branch, Selnaustrasse 16, CH-8002 Zurich. Related documents, such as the full prospectus including the articles of association and the key information document, as well as the annual and semi-annual reports may be obtained free of charge from the representative in Switzerland, namely BNP Paribas, Paris, Zurich Branch.