

# Key Information Document

BONDS RENTA FUND (THE "SUB-FUND"),  
A SUB-FUND OF BIL INVEST (THE "FUND")

Class: R EUR CAP - ISIN: LU1565451983



## 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.

## Product

Name: BIL Invest - Bonds Renta Fund - R EUR CAP

Product manufacturer: BIL Manage Invest S.A.

ISIN: LU1565451983

Website: [www.bilmanageinvest.lu](http://www.bilmanageinvest.lu)

Call +352 272 160 - 9850 for more information

The Commission de Surveillance du Secteur Financier (CSSF) in Luxembourg is the competent authority of the product manufacturer and of the Fund.

This Packaged Retail and Insurance-based Investment Product (PRIIP) is authorised in Luxembourg.

BIL Manage Invest S.A. is authorised in Luxembourg and regulated by the CSSF.

This key information document is accurate as at 1<sup>st</sup> January 2023.

## What is this product?

### TYPE OF PRODUCT

The product is a Sub-Fund of BIL Invest, an Undertaking for Collective Investment in Transferable Securities (UCITS) incorporated as a variable capital investment company (SICAV) under the laws of Luxembourg.

### TERM

The Fund is established for an unlimited duration. However, the Board of Directors of the Fund may decide to close the Fund under certain circumstances.

### OBJECTIVES

#### Principal assets traded

The Sub Fund primarily invests in bonds through UCITS and/or UCIs (including ETFs) and/or derivatives.

The assets of this sub Fund may also be invested secondarily in:

Securities other than those listed below (including Cocos for a maximum of 10% of net assets)

- Money-market instruments or fixed income securities.

- UCITS and/or equity UCIs

- Other UCIs including UCIs which follow specific strategies (such as commodities, alternatives, derivatives, etc.) in accordance with Article 41(1) of the Law

- Deposits and/or liquid assets

#### Investment strategy

The objective of the sub Fund is to invest in a selection of monetary and bond Funds. The allocation between the different underlying Funds is designed to achieve an absolute return while maintaining a low level of volatility and sensitivity to interest rate products.

The investments underlying this Sub-Fund do not take into account the EU criteria for environmentally sustainable economic activities.

Investments in UCIs are made in institutional classes where available and taking into account the class specific eligibility criteria.

The Sub Fund may also use financial derivative instruments on regulated and/or over-the-counter markets (including swaps, forwards, options or futures) for hedging, exposure or arbitrage purposes. The underlying assets of these derivatives can be currencies, interest rates, credit spreads, equities, equity indices, foreign exchange and volatility.

#### Redemption of shares

On request, every day, in Luxembourg.

#### Other information

This Class is cumulative. Dividend distributions are not planned.

The return of the product is determined by using the net asset value calculated by the Central administration. This return depends mainly on the market value fluctuations of the underlying investments.

The Sub-Fund's assets are segregated from assets of other Sub-Funds of the Fund. The assets of the Sub-Fund cannot be used to pay debts of other Sub-Funds.

The recommended holding period of this product is determined to allow sufficient time for this product to reach its objectives and avoiding short term market fluctuations.

### INTENDED RETAIL INVESTORS

The product is suitable for retail investors with limited knowledge of the underlying financial instruments and no financial industry experience. The product is compatible with investors who may bear capital losses and who do not need capital guarantee. The product is compatible with clients looking for growing their capital and who wish to hold their investment over 0.50 years.

### OTHER INFORMATION

The depositary is RBC Investor Services Bank S.A..

The registrar and transfer agent is RBC Investor Services Bank S.A..

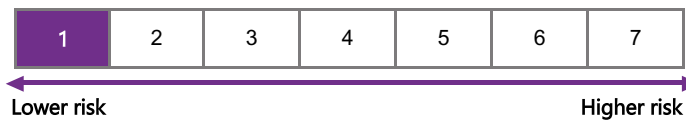
Further information about the Fund (including the prospectus, other classes, latest annual and semi-annual reports, latest NAVs) are available in English free of charge on [www.bilmanageinvest.lu](http://www.bilmanageinvest.lu) or by making a written request to the registered office of the product manufacturer.

Investors may switch between shareclasses or Sub-Funds of the Fund. Please see the prospectus for details.

This key information document describes the named Sub-Fund; however, the prospectus and the periodic reports are prepared for all the Sub-Funds of the Fund.

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

### Risk indicator



The risk indicator assumes you keep the product for 0.50 years.

The risk can be significantly different if you cash in at an early stage and you may get back less.

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 the Fund is not able to pay you.

### 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 and a suitable proxy over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		0.50 years	
Example investment:		EUR 10 000	
		If you exit after 0.50 years	
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress scenario	What you might get back after costs	EUR 9 610	
	Average return each year	-7.7%	
Unfavourable scenario	What you might get back after costs	EUR 9 580	This type of scenario occurred for an investment in the product between December 2021 and December 2021.
	Average return each year	-8.2%	
Moderate scenario	What you might get back after costs	EUR 9 640	This type of scenario occurred for an investment in the proxy between January 2015 and January 2015.
	Average return each year	-7.0%	
Favourable scenario	What you might get back after costs	EUR 9 720	This type of scenario occurred for an investment in the product between March 2020 and March 2020.
	Average return each year	-5.6%	

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

## What happens if BIL Manage Invest S.A. is unable to pay out?

There is no guarantee in place against the default of the Fund and you could lose your capital if this happens.

The Fund's assets are held with RBC Investor Services Bank S.A. and are segregated from the assets of other Sub-Funds of the SICAV. The assets of the Fund cannot be used to pay the debts of other Sub-Funds.

## 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, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

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.
- EUR 10 000 is invested

Investment of EUR 10 000	If you exit after 0.50 years
Total costs	EUR 382
Annual cost impact (*)	7.5%

(\*) 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 0.5% before costs and -7.0% after costs.

#### Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Up to 3.50% of the amount you pay in when entering this Investment.	Up to EUR 350
Exit costs	There is no exit fee for this product.	EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.59% of the value of your investment per year. This is an estimate based on actual costs over the last year.	EUR 59
Transaction costs	0.00% 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.	EUR 0
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	EUR 0

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

**Recommended Holding Period (RHP): 0.50 years.**

The RHP was chosen to provide a consistent return less dependent on market fluctuations.

Redemptions are possible each bank business days in Luxembourg. All redemption requests must be received in good order by the Registrar and Transfer Agent prior to 12pm (Central European time) on three (3) bank business days preceding the applicable valuation date. Redemption proceeds shall be paid in the relevant Reference Currency usually within one (1) bank business day following the applicable valuation date.

## How can I complain?

Complaints can be sent in written form by e-mail ([productmanagement@bilmanageinvest.com](mailto:productmanagement@bilmanageinvest.com)) or to the following address of the product manufacturer at:

BIL Manage Invest S.A.  
42, Rue de la Vallée  
L-2661 Luxembourg  
<https://www.bilmanageinvest.lu/contact.html>

## Other relevant information

Further information about the Fund (including the prospectus, latest annual and semi-annual reports, latest NAVs) are available free of charge, in english, on [www.bilmanageinvest.lu](http://www.bilmanageinvest.lu) or by making a written request to the registered office of the product manufacturer.

There is insufficient data to provide a useful indication of past performance to investors. The previous performance scenarios are available on the website [https://download.alphaomega.lu/perfscenario\\_LU1565451983\\_LU\\_en.pdf](https://download.alphaomega.lu/perfscenario_LU1565451983_LU_en.pdf).