

## 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

### Architas Multi-Asset Balanced

a sub-fund of **Architas Multi-Manager Global Managed Funds Unit Trust Retail Class R (SGD) Unhedged Units (IE00BZ127S69)**

Architas Multi-Asset Balanced is authorised in Ireland and regulated by the Central Bank of Ireland.

This product is managed by Architas Multi-Manager Europe Limited, part of the AXA IM Group, which is authorised in Ireland and supervised by Central Bank of Ireland. For more information on this product, please refer to [www.architas.com](http://www.architas.com) or call +353 873605503

This document was published on 9 February 2024

## What is this product?

### Type

This product is an investment fund. Architas Multi-Asset Balanced is a sub-fund of Architas Multi-Manager Global Managed Funds Unit Trust, an open-ended unit trust with segregated liability between its sub-funds authorised by the Central Bank of Ireland pursuant to the provisions of the UCITS Regulations/the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (S.I. No. 352 of 2011), as may be amended from time to time.

### Objectives

**Investment objective** The investment objective of the Fund is to seek to achieve a return for investors over the medium to long term based on a combination of capital growth and income and with a medium volatility level through exposure to a diversified range of asset classes.

**Investment policy** The Fund is an actively managed fund of funds. The Fund pursues its aim mainly by investing in other funds ("underlying funds"). Underlying funds are selected principally on the basis of our assessment of: the consistency of their investment returns; the risks related to their strategy; the strength of their investment process; and the degree to which they complement each other within the portfolio.

The underlying funds in which the Fund will invest in may be either passively or actively managed. The underlying funds will have a balanced range of underlying investments including: tradable debt (fixed-income securities); shares; and share-related securities (bank certificates representing a specified number of shares in a company). The underlying funds may also invest in tradable debt which can be easily converted into cash (money-market instruments) and other asset classes: including commodities; real estate; financial contracts (financial derivative instruments – "FDI"); financial indices and/or currencies.

The Fund may also invest directly in financial instruments including: tradable debt; shares; share-related securities and money-market instruments.

The Fund is not subject to any limitation on the proportion of its net assets that may be invested in any one country, region, sector or asset class. The Fund may not invest more than 10% of its Net Asset Value in debt securities issued and/or guaranteed by a single sovereign issuer (including its government, public or local authority) which is below

investment grade.

The Fund may invest in FDI to achieve the investment objective, to reduce risk or manage the Fund more efficiently. The Fund does not intend to use FDI extensively or primarily for investment purposes.

**Benchmark use** The Fund does not have a benchmark.

**Redemption and Dealing** Units of the Fund may be redeemed on demand, with dealing normally on a daily basis.

**Distribution Policy** We will automatically include income from the Fund's investments in the value of your units.

### Intended retail investor

This product is suitable for investors seeking to maximise total return from income and capital growth over a medium to long-term horizon and who are willing to accept a medium level of volatility.

### Practical information

**Depository** The fund depository is State Street Custodial Services (Ireland) Limited, 78 Sir John Rogerson's Quay, Dublin 2, Ireland.

### Term

The Fund has no maturity date. All the units of the Fund may be redeemed at the discretion of Architas Multi-Manager Europe Limited, if, after the first anniversary of the first issue of the Units in the Fund, the Net Asset Value of the Fund falls, for a period of 30 consecutive days or more, below €840,000 or its foreign currency equivalent. A unitholder notification will be sent at least one month prior to the actual termination date.

**Further information** More detailed information on this Fund, such as the prospectus and the latest annual and semi-annual report, can be obtained, in English, free of charge from Architas Multi-Manager Europe Limited, the central administrator or the Fund's distributors. The net asset value per unit is available at [www.architas.com](http://www.architas.com), or on request from the manager.

You may exchange units free of charge to the same or another unit class of another fund as the manager may permit. Please refer to the sections entitled "Switching" in the prospectus and Fund supplement.

## 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 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 the capacity of Architas Multi-Manager Europe Limited to pay you.

**Be aware of currency risk. You may 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.**

**More information in relation to risks in general may be found in the "Risk Factors" section of the prospectus.**

### 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 August 2021 and September 2023.

**Moderate:** this type of scenario occurred for an investment between February 2017 and February 2022.

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

Recommended holding period		5 years	
Example Investment		10,000 SGD	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Minimum return</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b> Average return each year	<b>4,840 SGD</b> -51.6%	<b>5,150 SGD</b> -12.4%
<b>Unfavourable</b>	<b>What you might get back after costs</b> Average return each year	<b>8,350 SGD</b> -16.5%	<b>8,630 SGD</b> -2.9%
<b>Moderate</b>	<b>What you might get back after costs</b> Average return each year	<b>10,620 SGD</b> 6.2%	<b>13,230 SGD</b> 5.8%
<b>Favourable</b>	<b>What you might get back after costs</b> Average return each year	<b>13,100 SGD</b> 31.0%	<b>15,680 SGD</b> 9.4%

### What happens if Architas Multi-Manager Europe Limited is unable to pay out?

For your protection the fund's assets are held with a separate company, a depositary, so the fund's ability to pay out would not be affected by the insolvency of Architas Multi-Manager Europe Limited. If the fund is terminated or wound up, the depositary would liquidate the investments and distribute the proceeds to investors. You may lose part or all of your investment. You are not covered by any national compensation 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

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. 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,
- 10,000 SGD is invested.

Example Investment 10,000 SGD	if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Total Costs</b>	<b>184 SGD</b>	<b>918 SGD</b>
<b>Annual cost impact*</b>	<b>1.9%</b>	<b>2.0% each year</b>

(\*) 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 7.8% before costs and 5.8% after costs.

## Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs</b>	<b>0.00%</b> Despite having the power to charge an entry fee, we do not intend to charge an entry fee for this product.	<b>0 SGD</b>
<b>Exit costs</b>	<b>0.00%</b> Despite having the power to charge an exit fee, we do not intend to charge an exit fee for this product but the person selling you the product may do so.	<b>0 SGD</b>
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
<b>Management fees and other administrative or operating costs</b>	<b>1.60%</b> of the value of your investment per year. This is an estimate based on actual costs over the last year. These costs are fixed at 1.60% for this unit class.	<b>160 SGD</b>
<b>Transaction costs</b>	<b>0.24%</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>24 SGD</b>
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
<b>Performance fees</b>	<b>0.00%</b> The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	<b>0 SGD</b>

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

### Recommended holding period: 5 years

This product is designed to be a long term investment; 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. Redemptions are possible on every working day. The price for the day, reflecting the actual value of the fund, is set each day and published on our website [www.architas.com](http://www.architas.com).

## How can I complain?

You can download a copy of the full complaints policy at <https://ie.architas.com/globalassets/ireland/policies/ammel-complaints-handling-policy-summary.pdf>.

You can send your complaint to the fund's management company at Architas Multi-Manager Europe Limited, Wolfe Tone House, Wolfe Tone Street, Dublin 1, D01 HP90, Ireland or by e-mail to [dublinfundoversight@architas.com](mailto:dublinfundoversight@architas.com).

If you have a complaint about the person that advised you about this product, or who sold it to you, they will tell you where to complain.

## Other relevant information

**Cost, performance and 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 unit 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.

**Performance scenarios** You can find previous performance scenarios updated on a monthly basis at <https://ie.architas.com/investor/irish-domiciled-funds/>.

**Past performance** You can download the past performance over the last 5 years from our website at <https://ie.architas.com/investor/irish-domiciled-funds/>.

**Additional information** Architas Multi-Manager Global Managed Funds Unit Trust has a number of different funds. The assets and liabilities of each fund are segregated by law. This means that the Funds's assets are held separately from other funds. Your investment in the Fund will not be affected by any claims made against any fund in the umbrella. The prospectus and periodic reports are prepared for Architas Multi-Manager Global Managed Funds Unit Trust as a whole.

Details of the Manager's Remuneration Policy, including a description of how remuneration and benefits are calculated and the identities of the persons responsible for awarding such remuneration/benefits, can be accessed from the following website: <https://ie.architas.com/globalassets/ireland/remuneration-policy/remuneration-policy-summary.pdf>. A paper copy of these policy details is also available free of charge from the Manager upon request. The Fund is subject to the tax laws and regulations of Ireland. Depending on your own country of residence this might have an impact on your investment. For further details, you should consult a tax adviser.