

# 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.

## Mora Funds SICAV - Mora Iberian Equity, Class C1

ISIN LU1826861749

Structured Invest S.A. – Member of UniCredit

### Objectives and Investment Policy

#### Investment Objective

The Sub-Fund's investment objective is to achieve long-term capital appreciation. The fund seeks to accomplish this objective by investing in the Spanish and Portuguese equity market with the objective to realize a relative net performance over the Ibex 35 (Net Total Return) Index.

#### Investment Policy

The Sub-Fund will be mainly invested in equities and equity related securities issued by companies that are headquartered in Spain or/and Portugal, or conduct preponderant part of their activity in Spain and/or Portugal.

The Sub-Fund may achieve also its investment objective indirectly, by investing no more than 10% of its net assets through other UCIs/UCITS, including UCITS-ETFs. On an ancillary basis (up to 49%), the fund may also invest in other Transferable Securities.

The Sub-Fund may use derivatives, for hedging purposes and for investment purposes, on an ancillary basis (up to 20%) and within the limits set out in the SICAV's prospectus and in accordance with the investment policy of the fund.

The Sub-Fund is actively managed under the use of the benchmark Ibex 35 (IBEXNR) as described above. This has the objective to realize a relative net performance over the Index.

The Sub-Fund will pay a performance fee of 15% of the excess performance (net of all cost) above the reference benchmark. The fee is paid in favour of the Investment Manager.

The reference benchmark for all the classes is the Ibex 35 Index (Net Total Return) (IBEXNR Index).

The Crystallization Frequency is annually, the crystallization takes place at each financial year end of the fund. The performance

reference period starts on the last valuation day of financial year 2021 (30.12.2021) and is open-ended. So performance fee will not be paid until previous relative losses since the beginning of the performance reference period have been fully recovered.

If there is an outperformance of the reference benchmark, the performance fee is calculated and accrued in the NAV on every valuation day. In case the excess performance of the benchmark decreases, the accruals are decreased too. If there is an underperformance of the reference benchmark, the accruals will be zero again.

The calculation of the performance fee will be done at share class level and not on a single investor basis.

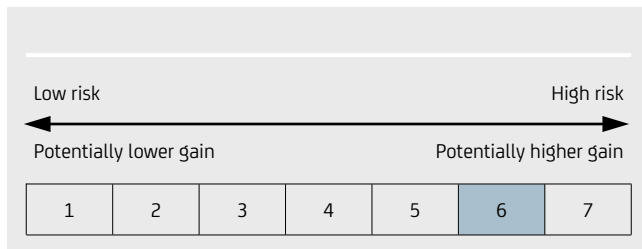
In case of closure and merger of share classes of this Sub-Fund or closure and merger of Sub-Funds or investors' redemptions the performance fee will be crystallize in due proportions on the date of the closure/merger and/or investors' redemption. In case of merger of Sub-Funds, the crystallization of the performance fees of the merging fund will be made in the best interest of investors of both the merging and the receiving fund, which means no double performance-related remuneration.

The currency of the share class is expressed in EUR.

The Sub-Fund does not distribute dividends; it reinvests its income. More detailed information can be found in the prospectus. Investors can redeem their shares on each day on which banks and financial institutions in Luxembourg are generally open for business except for 24 and 31 December of each year.

The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

### Risk and reward profile



Historical data as used in the calculation of the synthetic risk and reward indicator may not be a reliable indication of the future risk profile of the subfund. The risk and reward category illustrated above is not guaranteed to remain unchanged. A classification of the subfund in the lowest category does not imply a risk-free investment.

#### Risk classification of the subfund

The strategy of the subfund invests in various assets and derivatives. Due to the high volatility of these investments the fund is classified into risk category 6.

#### Other relevant risks

The credit standing (ability and willingness to pay) of the originators of the securities held by the subfund and its strategy can deteriorate in time. In the extreme event that the originator of a security is forced to declare insolvency, the securities can be subject to significant decreases in value. This may result in losses in the subfund's market price that exceed general market fluctuations.

The subfund's performance and the ability to purchase, sell or redeem fund units can be impaired by economic developments and elements of uncertainty such as political developments, shifts in government politics, introduction of constraints to flows of capital and modifications of regulatory requirements. Furthermore, events such as natural catastrophes and political unrest can have negative implications.

In unfavourable market conditions, it may prove difficult to sell securities held by the subfund without incurring significant losses or even impossible to sell certain securities at all. In the extreme case this may result in payment difficulties on behalf of the subfund, which would make it impossible for you to redeem all units you hold immediately or without significant losses.

The subfund can engage in derivative transactions and is thus subject to the risk of a counterparty not honouring its contractual obligations. We reduce counterparty risks in any derivatives transactions by requiring our contractual counterparty to provide minimum collateral as specified by the respective regulatory requirements.

The subfund can potentially incur losses due to the failure or inadequacy of internal procedures, systems, employees or external events. This comprises the possibility of losses due to the violation of current regulatory requirements, including losses caused by regulatory changes on existing transactions.

Derivates are subject to specific risks resulting from the so-called leverage effect, which results in a higher change in the market price of a derivative due to a change in the market price of the underlying. This results in an increasing risk of loss with an increasing degree of leverage inherent to a derivative.

Please refer to the risk section of the fund prospectus for more detailed informations regarding the subfund's risk profile.

### Charges

The charges you pay are used to pay the costs of management and custody of the subfund's assets as well as the distribution of the subfund's units. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charge	0.50 %
Exit Charge	0.00 %
This is the maximum that might be taken out of your investment	
Charges taken from the subfund over a year	
Ongoing charges	2.66 %
Charges taken from the subfund under specific conditions	
For the preceding financial year a performance fee amounting to 0,00% was charged. The Performance Fee details are described in the Investment Policy section above.	

### Past Performance

Historical performances do not indicate future performances. The chart shows the performance of the subfund's net asset value. The ongoing charges of the subfund are already taken into account in the chart, entry Charges are not taken into account.

#### Launching Date:

30.06.2018

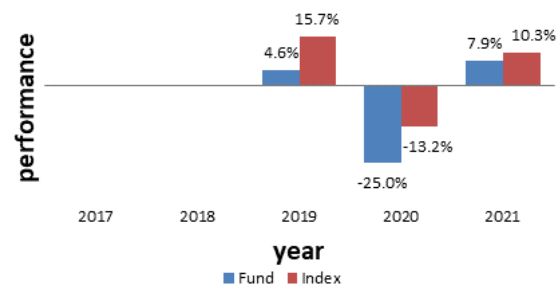
The specified entry and exit charges are maximum amounts. It is possible you pay less in certain circumstances. You can find out the actual entry and exit charges from your financial adviser or distributor. There will be no charge for switching from subfund Mora Funds SICAV - Mora Iberian Equity to any other subfund of the Mora Funds SICAV umbrella.

The ongoing charges figure was calculated based on the current fee structure of the sub-fund. This figure may vary from year to year.

Charges not included:

- Performance Fees
- Portfolio transaction costs, except in the case of an entry or exit charge paid by the subfund when buying or selling units in another fund

For more information about charges, please refer to the section "costs" in the fund prospectus, which is available at [www.structuredinvest.lu](http://www.structuredinvest.lu).



Past Performance in EUR

### Practical Information

#### Depositary

CACEIS Bank, Luxembourg Branch

#### Further information and price publication

The full prospectus, the latest periodic reports, the fund prices and further information can be obtained free of charge from Structured Invest S.A. or from our web page [www.structuredinvest.lu](http://www.structuredinvest.lu). The Details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, and the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are available on <http://www.structuredinvest.lu/lu/de/fund-platform/about-us.further-infos.html>. A paper copy will be made available free of charge upon request.

The subfund Mora Funds SICAV - Mora Iberian Equity, is a subfund of the fund Mora Funds SICAV.

The assets and liabilities of the different subfunds of the fund are segregated by law and the different subfunds are not liable for each other. This means that the gains and losses of Mora Funds SICAV - Mora Iberian Equity investors are not affected by the other subfunds.

The prospectus and periodic reports are prepared for the entire fund Mora Funds SICAV.

#### Conversion of units

Investors in the subfund Mora Funds SICAV - Mora Iberian Equity can exchange their shares with shares of other share classes and subfunds that are managed by Structured Invest S.A.

The applicable switch charge is indicated in the section "Charges" above. For more details about how to convert units, please refer to paragraph in the general section of the full prospectus.

#### Tax legislation

The subfund is subject to the tax laws and regulations of Luxembourg. This as well as the tax legislation in your country of residence might have an impact on the taxation of your investment gains. For further details regarding taxation you should consult a tax adviser.

#### Liability statement

Structured Invest 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 of the fund.

This fund is authorised in Luxembourg and regulated by the CSSF. Structured Invest S.A is authorised in Luxembourg and supervised by the CSSF. This key investor information is accurate as at January 25<sup>th</sup> 2022.