

# KEY INFORMATION DOCUMENT

## PURPOSE

This document provides you with key information about this investment product. It is not marketing material. The information provided in this document is required by law and is meant 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

The **InDelta Staatsobligatie Index Fonds (ISIN: NL0010066262)** is a sub-fund of the investment fund InDelta. The manager of InDelta is FundShare Fund Management B.V. ("Manager"), which is under the supervision of the Dutch Authority for the Financial Markets ("AFM"). InDelta's tax structure is a fiscal investment institution ("Fiscale Beleggingsinstelling" or "FBI"). This Key Information Document ("KID") was last updated on 12/28/2022. For more information, please visit the website of the Manager: [www.fundshare.nl](http://www.fundshare.nl), the Fund: [www.indelta.nl](http://www.indelta.nl) or call 020 2477 222.

## WHAT IS THIS PRODUCT?

### TYPE

The **InDelta Staatsobligatie Index Fonds (ISIN: NL0010066262)** ("Sub-Fund") is an open-ended sub-fund of the investment fund InDelta, an undertaking in collective investment in securities (UCITS) as defined by the Act on Financial Supervision (Wft), founded as a mutual fund ("fonds voor gemene rekening") under Dutch law.

### OBJECTIVES

The InDelta Staatsobligatie Index Fonds invests in government bonds issued by the Dutch, British, American, German, French, Belgian, Finnish, Luxembourg, Irish, Italian, Spanish and Austrian states. The Sub-Fund has a passive investment policy, with a yearly rebalance. The portfolio is constructed with 50 bonds, whereby bonds and countries are weighted equally and spread over maturities up to 10 years and a maximum average duration of 5 years. If there are similar bonds available, the Sub-Fund will invest in the bond with the highest ESG score to lower the overall risk. The main factor affecting the return of the Sub-Fund is the performance of interest rates. The return and risk profile of the sub-fund for the recommended holding period of 3 years is striving to be comparable with the Developed World Government Bond Index.

### INTENDED RETAIL INVESTOR

Basic investors with basic knowledge of the financial markets, who can make an informed investment decision based on the regulated and authorized offering documentation, and who seek Investment Income in the recommended holding period of 3 years and can bear capital loss. The Sub-Fund is suited to a first-time investor with no financial industry experience.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

### 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 2 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, while poor market conditions will not impact our capacity to pay you.
- This product does not include any capital guarantee or protection, meaning that you could lose some or all of your investment under unfavorable market conditions.

- The following risks are essential for this Sub-Fund and could be not sufficiently reflected by the indicator.
  - Interest Rate Risk:
    - The Sub-Fund invests in fixed income instruments (bonds). Depending on the remaining term of the bond, an increase in interest rates can have a negative effect on the value of a bond. The longer the time to maturity, the greater the fall in value in the event of rising interest rates.
  - Credit Risk:
    - The Sub-Fund invests in debt instruments (bonds) issued by governments. When an issuer's probability of bankruptcy rises, the value of the bond may decline. When the issuer goes bankrupt, the entire principal may be lost.

## PERFORMANCE SCENARIOS

| Investment EUR 10 000       |                                     |        |         |         |
|-----------------------------|-------------------------------------|--------|---------|---------|
| Scenarios                   |                                     | 1 year | 2 years | 3 years |
| <b>Stress scenario</b>      | What you might get back after costs | 9240   | 8934    | 8705    |
|                             | Average return each year            | -8%    | -5%     | -5%     |
| <b>Unfavorable scenario</b> | What you might get back after costs | 9449   | 9111    | 8815    |
|                             | Average return each year            | -6%    | -5%     | -4%     |
| <b>Moderate scenario</b>    | What you might get back after costs | 9783   | 9572    | 9365    |
|                             | Average return each year            | -2%    | -2%     | -2%     |
| <b>Favorable scenario</b>   | What you might get back after costs | 10131  | 10058   | 9951    |
|                             | Average return each year            | 1%     | 0%      | 0%      |

- This table shows the money you could get back over the next 3 years, under different scenarios, assuming that you invest EUR 10 000.
- The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products.
- The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies 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.
- The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you.
- 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 HAPPENS IF FUNDSHARE FUND MANAGEMENT B.V. CAN NOT PAY OUT?

The assets and liabilities of the Manager and the various sub-funds are administratively segregated from each other. The legal custody is in the name of Stichting Juridisch Eigendom InDelta ("Legal Owner"). As a result, the retail investor will **not** face a financial loss due to the default of FundShare Fund Management B.V. ("Manager"). The depositary of the Sub-Fund is Caceis. They are responsible if all assets of the Sub-Fund are in custody.

## WHAT ARE THE COSTS?

### COSTS OVER TIME

The Reduction in Yield (“RIY”) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10 000. The figures are estimates and may change in the future.

| Investment EUR 10 000                  |                             |                              |                              |
|--|-----------------------------|------------------------------|------------------------------|
| Scenarios                              | If you cash in after 1 year | If you cash in after 2 years | If you cash in after 3 years |
| <b>Total costs</b>                     | 57 EUR                      | 114 EUR                      | 171 EUR                      |
| <b>Impact on return (RIY) per year</b> | 0.57%                       | 0.57%                        | 0.57%                        |

### COMPOSITION OF COSTS

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories

| This table shows the impact on return each year. |                             |       |   |
|--|-----------------------------|-------|---|
| <b>One-off costs</b>                             | Entry costs                 | 0%    | We do not charge any entry fees for this product.   |
|  | Exit costs                  | 0%    | We do not charge any exit fees for this product.  |
| <b>Ongoing costs</b>                             | Portfolio transaction costs | 0.04% | The impact of the costs of buying and selling underlying investments for the product by the Manager.                |
|  | Other ongoing costs         | 0.53% | The impact of the costs that we take each year for managing your investments and the costs presented in Section II. |
| <b>Incidental costs</b>                          | Performance Fees            | 0%    | We do not charge any performance fees for this product.   |

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

### RECOMMENDED HOLDING PERIOD: 3 YEARS

Disinvestment is possible each business day free of charge. The recommended holding period is 3 years based on the investment objective of the Sub-Fund. A longer holding period generates greater returns in general. Cashing-in early may realize higher risk and lower return.

## HOW CAN I COMPLAIN?

Complaints regarding the product or the developer of the product can be submitted in writing to FundShare Fund Management B.V., Duivendrechtsekade 82 (Unit II), 1096 AJ in Amsterdam. You can also send an email to [contact@fundshare.nl](mailto:contact@fundshare.nl). For more information, we refer to our complaints handling procedure which can be found at: <https://fundshare.nl/documenten>.

## OTHER RELEVANT INFORMATION

For more information, please visit the website of the manager: <https://fundshare.nl/>, the fund: <https://indelta.nl>, or call 020 2477 222. All additional documentation relating to the product and in particular the legally required prospectus and any supplements thereto but also recent annual or semi-annual reports, will be published on the website of the Manager. For more detailed information and in particular the risks associated with an investment in the product, we recommend that you read these documents. Finally, on the website you will also find the most up-to-date other information and past performance of the Sub-Fund.

