

Purpose

This information sheet provides you with essential information about this investment product. It is not promotional material. This information is required by law to help you understand the nature, risk, cost and potential profits and losses of this product and to help you compare it with other products.

Product

Product: Lupus Alpha Return I

This product is a unit class of Lupus Alpha Return.

Producer: Monega Kapitalanlagegesellschaft mbH (Monega)

The Fund is managed by Monega (hereinafter "we").

ISIN: DE000A0MS726

Website: www.monega.de

For further information, please call 0221-390950.

The Federal Financial Supervisory Authority (BaFin) is responsible for the supervision of Monega with regard to the basic information sheet. This PRIIP is authorised for use in Germany and France. Monega is authorised to operate in Germany and regulated by the BaFin.

Date of preparation / last revision of the basic information sheet: 2 September 2024

What type of product is it?

Type:

The fund is a UCITS established in Germany.

Term:

The fund is established indefinitely. We are entitled to terminate the management of the Fund by giving six months' notice in the Federal Gazette and, in addition, in the annual or interim report. Units in the fund may in principle be returned on each valuation day. Monega will not incur any costs or fees for such transactions.

We may suspend redemption if exceptional circumstances make this appear necessary, taking into account the interests of investors, or limit redemption if investor or redemption requests reach a previously-set threshold from which redemption requests can no longer be carried out in the interests of the investors as a whole.

Goals:

The fund management aims to participate dynamically in the developments of the global equity markets on the basis of an option-based strategy while limiting the risk of loss. The proportion of equities is represented by bought and sold exchange-traded derivatives. At least 75% of the fund assets are invested only in assets that are selected according to sustainability principles. To this end, the issuers or underlying assets are analysed and classified according to ecological, social and governance criteria. This includes, inter alia, the issuers' environmental management, their social standards and corporate governance as well as their product portfolio. In addition, the issuers of the securities may not generate more than 10 percent of their turnover from energy production or any other use of fossil fuels (excluding gas) or nuclear power, more than 5 percent from the extraction of coal and crude oil, and no more than 5 percent from the cultivation, exploration and services for oil sand and oil shale. Investments will also not be made in companies that violate human and labour rights or that are involved in corruption. Based on the sustainability risk assessment carried out, it is likely that the sustainability risks to which the fund may be exposed will have a lower impact on the value of the fund's investments in the medium to long term due to the application of the sustainability principles explained above. In this respect, within the framework of the aforementioned exclusion criteria, investments are possible in portfolio companies that generate their turnover through activities related to the production of energy or other use of nuclear energy and natural gas as well as the extraction of uranium or natural gas.

The income of the fund will be distributed.

The Depositary of the Fund is Kreissparkasse Köln.

The sales prospectus and the current annual and interim reports, the current unit prices and further information on the Fund can be found free of charge in German at www.monega.de/fondsuebersicht.

Retail investor target group:

The fund is aimed at all types of investors who pursue the goal of asset accumulation or asset optimisation and wish to invest in the medium term. Losses cannot be ruled out. You should be able to bear losses up to the amount of the capital invested.

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

Risk indicator





Lower risk




Higher risk

The overall risk indicator will help you assess the risk associated with this product compared to other products. It shows how likely you are to lose money on this product because the markets move in a certain way or we are unable to pay you out.

We have classified this product in risk class 3 on a scale of 1 to 7, where 3 corresponds to a medium-low risk class.

The risk of potential losses from future performance is considered medium-low. In the event of very adverse market conditions, it is unlikely that the ability to execute your redemption request will be impaired.



The risk indicator is based on the assumption that you will hold the product for 5 years.

If you cash in the investment early, the actual risk may differ significantly and you may get back less.

The following additional risks may be relevant to the fund: operational risks, custody risks and tax risks. This product does not include protection against future market developments, so you could lose all or part of the capital invested.

Performance scenarios

What you get out of this product in the end depends on the future market development. Future market developments are uncertain and cannot be accurately predicted. The pessimistic, medium and optimistic scenarios shown illustrate the worst, average and best performance of the product and / or a suitable benchmark over the last 10 years. The markets could develop completely differently in the future.

Recommended holding period: 5 years

| Investment example | 10,000 Euro | If you leave after 1 year | if you leave after 5 years |
|-----------------------------|--|---------------------------|----------------------------|
| Minimum | There is no guaranteed minimum return. You could lose all or part of your investment. | | |
| Stress scenario | What you could end up with after deducting the costs | 6,850 Euro | 6,800 Euro |
| | Annual average return | -31.5% | -7.4% |
| Pessimistic scenario | What you could end up with after deducting the costs | 8,970 Euro | 10,620 Euro |
| | Annual average return | -10.3% | -1.2% |
| Medium scenario | What you could end up with after deducting the costs | 10,320 Euro | 11,680 Euro |
| | Annual average return | 3.2% | 3.2% |
| Optimistic scenario | What you could end up with after deducting the costs | 11,270 Euro | 12,830 Euro |
| | Annual average return | 12.7% | 5.1% |

The figures quoted include all the costs of the product itself, but may not include all the costs you have to pay to your adviser or distributor, or the costs of your adviser or distributor. They also do not take into account your personal tax situation, which may also affect the amount you end up with.

The stress scenario shows what you could get back under extreme market conditions.

The medium scenario resulted from an investment between Oct 2018 and Sep 2023.

The middle scenario resulted from an investment between Feb 2019 and Jan 2024.

The optimistic scenario resulted from an investment between July 2016 and June 2021.

What happens if Monega is unable to make the payout?

A default by Monega would not have any direct impact on your payout, because statutory regulations stipulate that in the event of Monega's insolvency the assets would not become part of the insolvency assets, but would be maintained separately.

What are the costs?

The person selling or advising you on this product may charge you other costs. If this is the case, this person will inform you of these costs and explain how these costs will affect your investment.

Costs over time

The tables show amounts taken from your investment to cover various types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs. The amounts shown here illustrate an example investment amount and different possible investment periods.

We have made the following assumption:

- In the first year, you would get back the amount invested (0% annual return).
- For the other holding periods we have assumed that the product will develop as shown in the medium scenario.
 - 10,000 Euro is invested.

Investment 10,000 Euro

| Scenarios | If you leave after 1 year | If you leave after 5 years |
|-----------------------------------|---------------------------|----------------------------|
| Total costs | 197 Euro | 708 Euro |
| Annual impact of costs (*) | 2.0% | 1.2% per year |

(*) These figures illustrate how costs will reduce your return per year over the holding period. For example, if you leave at the end of the recommended holding period, your average return per year is expected to be 4.4% before costs and 3.2% after costs.

These figures include the highest distribution fee that the person selling you the product can charge (1% of the investment amount / 100 euro). This person will tell you the actual distribution fee.

Composition of the costs

| One-off costs on joining or leaving | | If you leave after 1 year |
|--|--|---------------------------|
| Joining costs | 1.0% of the amount you pay when you join this investment. | 100 Euro |
| Leaving costs | We do not charge an exit fee for this product. However, the person selling you the product may charge a fee. | 0 Euro |
| Running costs per year | | |
| Administrative fees and other administrative or operating costs | 0.6% of the value of your investment per year. This is an estimate based on last year's actual costs. | 62 Euro |
| Transaction costs | 0.3% of the value of your investment per annum. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount depends on how much we buy and sell. | 35 Euro |
| Additional costs under certain conditions | | |
| Success fees | No success fee is charged for this product. | 0 Euro |

How long should I hold the investment and can I withdraw money early?

Recommended holding period: 5 years

This product is suitable for long-term investment. There are no costs or fees for returns.

How can I complain?

In the event of complaints, you can contact us at: Monega Kapitalanlagegesellschaft mbH, Stolk-gasse 25-45, 50667 Cologne or online at via info@monega.de or www.monega.de/beschwerde. Complaints about the person advising on or selling the product can be addressed directly to that person.

Other relevant information

This document refers to the Lupus Alpha Return R unit class of Lupus Alpha Return. Information about other unit classes of the Fund distributed in Germany can be found on our website www.monega.de/fondsueberblick. You will find information about past performance from the past 10 years on our website

https://monega.factsheetslive.com/docrepository/HistoricalPerformancePRIIP/DE000A0MS726/de_DE. You will also find an updated calculation, published monthly, of earlier performance scenarios at

https://monega.factsheetslive.com/docrepository/PerformanceScenarioPRIIP/DE000A0MS726/de_DE.

Information about our current remuneration policy is published on the Internet at www.monega.de/node/75. This includes a description of the calculation methods for remuneration and allocations to certain groups of employees, as well as details of the persons responsible for the allocation. On request, we will provide you with the information in paper form free of charge.

The Fund is subject to the German Investment Tax Act. This may affect how you are taxed on your income from the fund.