

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 costs.

Product

TRIGON - New Europe Fund Class A EUR (Currency: EUR)

ISIN: LU1687402393

The TRIGON - New Europe Fund, a sub-fund of the TRIGON

Management Company: IPConcept (Luxembourg) S.A. Société anonyme

Website: www.ipconcept.com

Call +352 2602481 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxembourg) S.A. Société anonyme in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg.

IPConcept (Luxembourg) S.A. Société anonyme is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Date of production of the Key Information Document: 30/06/2023

What is this product?

Type

The product is a unit class of the sub-fund TRIGON - New Europe Fund, which is part of TRIGON (the "umbrella fund"), a Luxembourg investment fund (fonds commun de placement - FCP) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

Term

The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund may be dissolved at any time by the Management Company.

Objectives

Investment objective

The objective of the investment policy for TRIGON - New Europe Fund is to achieve reasonable growth in the sub-fund currency while taking account of the investment risk. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the Fund Manager in accordance with the criteria defined in the investment objectives / investment policy. The sub-fund is not managed using an index as a reference basis.

Investment policy

In order to achieve the investment objective of the sub-fund TRIGON - New Europe Fund a minimum of 90 % of the net sub-fund assets will be invested in shares traded on the regulated markets of the countries that joined the European Union in 2004 and later and of the countries that are expected to join the European Union. A maximum of 10 % of the net sub-

fund assets may be invested in liquid funds. The Fund may not invest more than 10 % of its net asset value in money market instruments, certificates, structured products and bonds.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

Dividend policy

The income remains in the Fund.

Subscription and redemption

Investors may, in principle, redeem their units on any banking day in Luxembourg with the exception of 24 and 31 December and ethnic holidays. The redemption of units may, in due consideration of investors' interests, be suspended if this proves necessary in exceptional circumstances.

Intended retail investor

The Fund is aimed at professional and institutional investors who pursue the goal of asset accumulation or asset optimisation and wish to invest in the medium to long term. They should be able to bear losses up to the amount of the capital invested.

Depository

The Depository of the Fund is DZ PRIVATBANK S.A., société anonyme, with its registered office at L-1445 Strassen, Luxembourg, 4, rue Thomas Edison.

Further information

For the full criteria, please refer to the Sales Prospectus in the section "Risk profile" of the sub-fund TRIGON - New Europe Fund.

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

Risk indicator



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 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Please note the currency risk. You will receive payments in another currency and your final return will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator specified above.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

Please see the Sales Prospectus for further information.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.

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 pessimistic, intermediate and optimistic scenarios shown illustrate the worst, average and best performance of the product and the appropriate benchmark over the last 10 years. The markets could develop in an entirely different way in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,820 EUR	1,900 EUR
	Average return each year	-81.80%	-28.26%
Unfavourable	What you might get back after costs	6,370 EUR	7,630 EUR
	Average return each year	-36.30%	-5.27%
Moderate	What you might get back after costs	10,060 EUR	11,250 EUR
	Average return each year	0.60%	2.38%
Favourable	What you might get back after costs	17,670 EUR	15,970 EUR
	Average return each year	76.70%	9.81%

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

Pessimistic scenario: this scenario occurs in the case of an investment between March 2015 and March 2020 with an appropriate benchmark being used for the calculation.

Intermediate scenario: this scenario occurs in the case of an investment between June 2013 and June 2018 with an appropriate benchmark being used for the calculation.

Optimistic scenario: this scenario occurs in the case of an investment between October 2016 and October 2021 with an appropriate benchmark being used for the calculation.

What happens if IPConcept (Luxemburg) S.A. Société anonyme is unable to pay out?

The default of IPConcept (Luxemburg) S.A. Société anonyme has no direct effect on your payout, as the statutory regulation stipulates that, if IPConcept (Luxemburg) S.A. Société anonyme becomes insolvent, the special assets do not become part of the insolvency estate, but are instead maintained independently.

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 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.
- 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	142 EUR	799 EUR
Annual cost impact (*)	1.4%	1.4% each year

(*) 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 3,8 % before costs and 2,4 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,16% of the value of your investment per year. This is an estimate based on actual costs over the last year.	116 EUR
Transaction costs	0,26% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	26 EUR
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product	0 EUR

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

Due to the risk and return profile, we recommend a holding period of at least 5 years for this Fund.

However, you may redeem the Fund in accordance with the redemption methods set out in the Sales Prospectus. Early redemption can have a significant impact on the risk and return profile. The redemption may be temporarily suspended if there are circumstances which require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

In case of complaints, you can write to IPConcept (Luxemburg) S.A. at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. You can also find more information on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product can be made directly to that person.

Other relevant information

Additional information on the sub-funds, the current Sales Prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Depositary, the Distributor(s) and the paying agent(s).

Other practical information and the current unit prices are available at any time on the website of the Management Company and may also be requested free of charge from the aforementioned agents. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the Management Company's website. A hard copy may also be requested free of charge from the aforementioned agents.

The tax laws in the Member State in which the Fund originated may influence your personal tax situation. Please consult your tax advisor about the tax implications of investing in the Fund.

This key information describes a unit class of the Fund. The Sales Prospectus and the reports shall contain information on all unit classes in the Fund.

Investors may generally exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the detailed Sales Prospectus.

The Management Company 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.

Information on the past performance of the product for the last up to 10 years including calculations of past performance scenarios can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.

Further documents are also available on the Management Company's website at <https://www.ipconcept.com>.

Swiss investors may receive copies of the prospectus (incl. Management Regulations or Articles of Association), the Key Information Document as well as the annual and semi-annual report free of charge from the representative in Switzerland, IPConcept (Schweiz) AG, Münsterhof 12, CH-8022 Zurich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Münsterhof 12, CH-8022 Zurich.

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 costs.

Product

TRIGON - New Europe Fund Class A USD (Currency: USD)

ISIN: LU1687402476

The TRIGON - New Europe Fund, a sub-fund of the TRIGON

Management Company: IPConcept (Luxembourg) S.A. Société anonyme

Website: www.ipconcept.com

Call +352 2602481 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxembourg) S.A. Société anonyme in relation to this Key Information Document.

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Date of production of the Key Information Document: 30/06/2023

What is this product?

Type

The product is a unit class of the sub-fund TRIGON - New Europe Fund, which is part of TRIGON (the "umbrella fund"), a Luxembourg investment fund (fonds commun de placement - FCP) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

Term

The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund may be dissolved at any time by the Management Company.

Objectives

Investment objective

The objective of the investment policy for TRIGON - New Europe Fund is to achieve reasonable growth in the sub-fund currency while taking account of the investment risk. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the Fund Manager in accordance with the criteria defined in the investment objectives / investment policy. The sub-fund is not managed using an index as a reference basis.

Investment policy

In order to achieve the investment objective of the sub-fund TRIGON - New Europe Fund a minimum of 90 % of the net sub-fund assets will be invested in shares traded on the regulated markets of the countries that joined the European Union in 2004 and later and of the countries that are expected to join the European Union. A maximum of 10 % of the net sub-

fund assets may be invested in liquid funds. The Fund may not invest more than 10 % of its net asset value in money market instruments, certificates, structured products and bonds.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

Dividend policy

The income remains in the Fund.

Subscription and redemption

Investors may, in principle, redeem their units on any banking day in Luxembourg with the exception of 24 and 31 December and ethnic holidays. The redemption of units may, in due consideration of investors' interests, be suspended if this proves necessary in exceptional circumstances.

Intended retail investor

The Fund is aimed at professional and institutional investors who pursue the goal of asset accumulation or asset optimisation and wish to invest in the medium to long term. They should be able to bear losses up to the amount of the capital invested.

Depository

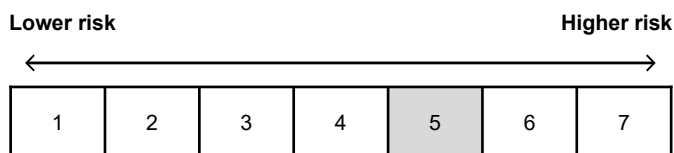
The Depository of the Fund is DZ PRIVATBANK S.A., société anonyme, with its registered office at L-1445 Strassen, Luxembourg, 4, rue Thomas Edison.

Further information

For the full criteria, please refer to the Sales Prospectus in the section "Risk profile" of the sub-fund TRIGON - New Europe Fund.

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

Risk indicator



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 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 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

Please note the currency risk. You will receive payments in another currency and your final return will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator specified above.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

Please see the Sales Prospectus for further information.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.

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 pessimistic, intermediate and optimistic scenarios shown illustrate the worst, average and best performance of the product and the appropriate benchmark over the last 10 years. The markets could develop in an entirely different way in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 USD	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,610 USD	1,290 USD
	Average return each year	-83.90%	-33.61%
Unfavourable	What you might get back after costs	6,670 USD	7,710 USD
	Average return each year	-33.30%	-5.07%
Moderate	What you might get back after costs	9,610 USD	10,050 USD
	Average return each year	-3.90%	0.10%
Favourable	What you might get back after costs	17,560 USD	16,950 USD
	Average return each year	75.60%	11.13%

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

Pessimistic scenario: this scenario occurs in the case of an investment between April 2015 and April 2020 with an appropriate benchmark being used for the calculation.

Intermediate scenario: this scenario occurs in the case of an investment between August 2015 and August 2020 with an appropriate benchmark being used for the calculation.

Optimistic scenario: this scenario occurs in the case of an investment between October 2016 and October 2021 with an appropriate benchmark being used for the calculation.

What happens if IPConcept (Luxemburg) S.A. Société anonyme is unable to pay out?

The default of IPConcept (Luxemburg) S.A. Société anonyme has no direct effect on your payout, as the statutory regulation stipulates that, if IPConcept (Luxemburg) S.A. Société anonyme becomes insolvent, the special assets do not become part of the insolvency estate, but are instead maintained independently.

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 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.
- 10 000 USD is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	142 USD	732 USD
Annual cost impact (*)	1.4%	1.4% each year

(*) 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 1,5 % before costs and 0,1 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 USD
Exit costs	We do not charge an exit fee for this product.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,16% of the value of your investment per year. This is an estimate based on actual costs over the last year.	116 USD
Transaction costs	0,26% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	26 USD
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product	0 USD

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

Due to the risk and return profile, we recommend a holding period of at least 5 years for this Fund.

However, you may redeem the Fund in accordance with the redemption methods set out in the Sales Prospectus. Early redemption can have a significant impact on the risk and return profile. The redemption may be temporarily suspended if there are circumstances which require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

In case of complaints, you can write to IPConcept (Luxemburg) S.A. at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. You can also find more information on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product can be made directly to that person.

Other relevant information

Additional information on the sub-funds, the current Sales Prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Depositary, the Distributor(s) and the paying agent(s).

Other practical information and the current unit prices are available at any time on the website of the Management Company and may also be requested free of charge from the aforementioned agents. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the Management Company's website. A hard copy may also be requested free of charge from the aforementioned agents.

The tax laws in the Member State in which the Fund originated may influence your personal tax situation. Please consult your tax advisor about the tax implications of investing in the Fund.

This key information describes a unit class of the Fund. The Sales Prospectus and the reports shall contain information on all unit classes in the Fund.

Investors may generally exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the detailed Sales Prospectus.

The Management Company 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.

Information on the past performance of the product for the last up to 10 years including calculations of past performance scenarios can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.

Further documents are also available on the Management Company's website at <https://www.ipconcept.com>.

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Purpose

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Product

TRIGON - New Europe Fund Class B EUR (Currency: EUR)

ISIN: LU1687402633

The TRIGON - New Europe Fund, a sub-fund of the TRIGON Management Company: IPConcept (Luxembourg) S.A. Société anonyme
Website: www.ipconcept.com
Call +352 2602481 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxembourg) S.A. Société anonyme in relation to this Key Information Document.

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Date of production of the Key Information Document: 30/06/2023

What is this product?

Type

The product is a unit class of the sub-fund TRIGON - New Europe Fund, which is part of TRIGON (the "umbrella fund"), a Luxembourg investment fund (fonds commun de placement - FCP) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

Term

The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund may be dissolved at any time by the Management Company.

Objectives

Investment objective

The objective of the investment policy for TRIGON - New Europe Fund is to achieve reasonable growth in the sub-fund currency while taking account of the investment risk. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the Fund Manager in accordance with the criteria defined in the investment objectives / investment policy. The sub-fund may incur additional performance-related fees ('performance fee'), which are calculated in reference to the index MSCI EFM CEEC ex RU Net Return ('Index'). The investment universe of the sub-fund is not limited to the components of the index. The performance of the sub-fund may therefore deviate significantly from the benchmark index.

Investment policy

In order to achieve the investment objective of the sub-fund TRIGON - New Europe Fund a minimum of 90 % of the net sub-fund assets will be invested in shares traded on the regulated markets of the countries that

joined the European Union in 2004 and later and of the countries that are expected to join the European Union. A maximum of 10 % of the net sub-fund assets may be invested in liquid funds. The Fund may not invest more than 10 % of its net asset value in money market instruments, certificates, structured products and bonds.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

Dividend policy

The income remains in the Fund.

Subscription and redemption

Investors may, in principle, redeem their units on any banking day in Luxembourg with the exception of 24 and 31 December and ethnic holidays. The redemption of units may, in due consideration of investors' interests, be suspended if this proves necessary in exceptional circumstances.

Intended retail investor

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 to long term. They should be able to bear losses up to the amount of the capital invested.

Depository

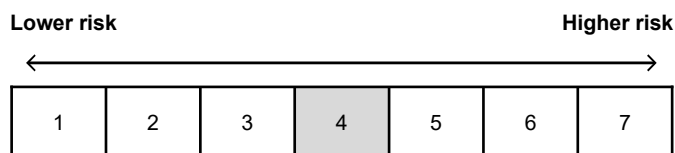
The Depository of the Fund is DZ PRIVATBANK S.A., société anonyme, with its registered office at L-1445 Strassen, Luxembourg, 4, rue Thomas Edison.

Further information

For the full criteria, please refer to the Sales Prospectus in the section "Risk profile" of the sub-fund TRIGON - New Europe Fund.

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

Risk indicator



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 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Please note the currency risk. You will receive payments in another currency and your final return will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator specified above.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

Please see the Sales Prospectus for further information.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.

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 pessimistic, intermediate and optimistic scenarios shown illustrate the worst, average and best performance of the product and the appropriate benchmark over the last 10 years. The markets could develop in an entirely different way in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,810 EUR	1,930 EUR
	Average return each year	-81.90%	-28.04%
Unfavourable	What you might get back after costs	6,370 EUR	7,210 EUR
	Average return each year	-36.30%	-6.33%
Moderate	What you might get back after costs	10,000 EUR	10,630 EUR
	Average return each year	0.00%	1.23%
Favourable	What you might get back after costs	17,630 EUR	15,390 EUR
	Average return each year	76.30%	9.01%

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

Pessimistic scenario: this scenario occurs in the case of an investment between March 2015 and March 2020 with an appropriate benchmark being used for the calculation.

Intermediate scenario: this scenario occurs in the case of an investment between September 2013 and September 2018 with an appropriate benchmark being used for the calculation.

Optimistic scenario: this scenario occurs in the case of an investment between October 2016 and October 2021 with an appropriate benchmark being used for the calculation.

What happens if IPConcept (Luxemburg) S.A. Société anonyme is unable to pay out?

The default of IPConcept (Luxemburg) S.A. Société anonyme has no direct effect on your payout, as the statutory regulation stipulates that, if IPConcept (Luxemburg) S.A. Société anonyme becomes insolvent, the special assets do not become part of the insolvency estate, but are instead maintained independently.

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 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.
- 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	254 EUR	1,404 EUR
Annual cost impact (*)	2.5%	2.5% each year

(*) 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 3,7 % before costs and 1,2 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,11% of the value of your investment per year. This is an estimate based on actual costs over the last year.	111 EUR
Transaction costs	0,26% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	26 EUR
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	1,17% of the value of your investment per year. The actual amount depends on how well your investment performs. The above estimate of cumulative costs includes the average of the last five years.	117 EUR

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

Due to the risk and return profile, we recommend a holding period of at least 5 years for this Fund.

However, you may redeem the Fund in accordance with the redemption methods set out in the Sales Prospectus. Early redemption can have a significant impact on the risk and return profile. The redemption may be temporarily suspended if there are circumstances which require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

In case of complaints, you can write to IPConcept (Luxemburg) S.A. at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. You can also find more information on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product can be made directly to that person.

Other relevant information

Additional information on the sub-funds, the current Sales Prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Depositary, the Distributor(s) and the paying agent(s).

Other practical information and the current unit prices are available at any time on the website of the Management Company and may also be requested free of charge from the aforementioned agents. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the Management Company's website. A hard copy may also be requested free of charge from the aforementioned agents.

The tax laws in the Member State in which the Fund originated may influence your personal tax situation. Please consult your tax advisor about the tax implications of investing in the Fund.

This key information describes a unit class of the Fund. The Sales Prospectus and the reports shall contain information on all unit classes in the Fund.

Investors may generally exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the detailed Sales Prospectus.

The Management Company 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.

Information on the past performance of the product for the last up to 10 years including calculations of past performance scenarios can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.

Further documents are also available on the Management Company's website at <https://www.ipconcept.com>.

Swiss investors may receive copies of the prospectus (incl. Management Regulations or Articles of Association), the Key Information Document as well as the annual and semi-annual report free of charge from the representative in Switzerland, IPConcept (Schweiz) AG, Münsterhof 12, CH-8022 Zurich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Münsterhof 12, CH-8022 Zurich.

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 costs.

Product

TRIGON - New Europe Fund Class D EUR (Currency: EUR)

ISIN: LU1687403102

The TRIGON - New Europe Fund, a sub-fund of the TRIGON

Management Company: IPConcept (Luxembourg) S.A. Société anonyme

Website: www.ipconcept.com

Call +352 2602481 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxembourg) S.A. Société anonyme in relation to this Key Information Document.

This PRIIP is authorised in Luxembourg.

IPConcept (Luxembourg) S.A. Société anonyme is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Date of production of the Key Information Document: 30/06/2023

What is this product?

Type

The product is a unit class of the sub-fund TRIGON - New Europe Fund, which is part of TRIGON (the "umbrella fund"), a Luxembourg investment fund (fonds commun de placement - FCP) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

Term

The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund may be dissolved at any time by the Management Company.

Objectives

Investment objective

The objective of the investment policy for TRIGON - New Europe Fund is to achieve reasonable growth in the sub-fund currency while taking account of the investment risk. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the Fund Manager in accordance with the criteria defined in the investment objectives / investment policy. The sub-fund is not managed using an index as a reference basis.

Investment policy

In order to achieve the investment objective of the sub-fund TRIGON - New Europe Fund a minimum of 90 % of the net sub-fund assets will be invested in shares traded on the regulated markets of the countries that joined the European Union in 2004 and later and of the countries that are expected to join the European Union. A maximum of 10 % of the net sub-

fund assets may be invested in liquid funds. The Fund may not invest more than 10 % of its net asset value in money market instruments, certificates, structured products and bonds.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

Dividend policy

The income remains in the Fund.

Subscription and redemption

Investors may, in principle, redeem their units on any banking day in Luxembourg with the exception of 24 and 31 December and ethnic holidays. The redemption of units may, in due consideration of investors' interests, be suspended if this proves necessary in exceptional circumstances.

Intended retail investor

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 to long term. They should be able to bear losses up to the amount of the capital invested.

Depository

The Depository of the Fund is DZ PRIVATBANK S.A., société anonyme, with its registered office at L-1445 Strassen, Luxembourg, 4, rue Thomas Edison.

Further information

For the full criteria, please refer to the Sales Prospectus in the section "Risk profile" of the sub-fund TRIGON - New Europe Fund.

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

Risk indicator



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 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Please note the currency risk. You will receive payments in another currency and your final return will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator specified above.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

Please see the Sales Prospectus for further information.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.

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 pessimistic, intermediate and optimistic scenarios shown illustrate the worst, average and best performance of the product and the appropriate benchmark over the last 10 years. The markets could develop in an entirely different way in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,830 EUR	1,900 EUR
	Average return each year	-81.70%	-28.26%
Unfavourable	What you might get back after costs	6,320 EUR	7,370 EUR
	Average return each year	-36.80%	-5.92%
Moderate	What you might get back after costs	9,990 EUR	10,840 EUR
	Average return each year	-0.10%	1.63%
Favourable	What you might get back after costs	17,550 EUR	15,430 EUR
	Average return each year	75.50%	9.06%

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

Pessimistic scenario: this scenario occurs in the case of an investment between March 2015 and March 2020 with an appropriate benchmark being used for the calculation.

Intermediate scenario: this scenario occurs in the case of an investment between June 2013 and June 2018 with an appropriate benchmark being used for the calculation.

Optimistic scenario: this scenario occurs in the case of an investment between October 2016 and October 2021 with an appropriate benchmark being used for the calculation.

What happens if IPConcept (Luxemburg) S.A. Société anonyme is unable to pay out?

The default of IPConcept (Luxemburg) S.A. Société anonyme has no direct effect on your payout, as the statutory regulation stipulates that, if IPConcept (Luxemburg) S.A. Société anonyme becomes insolvent, the special assets do not become part of the insolvency estate, but are instead maintained independently.

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 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.
- 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	212 EUR	1,178 EUR
Annual cost impact (*)	2.1%	2.1% each year

(*) 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 3,7 % before costs and 1,6 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,86% of the value of your investment per year. This is an estimate based on actual costs over the last year.	186 EUR
Transaction costs	0,26% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	26 EUR
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product	0 EUR

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

Due to the risk and return profile, we recommend a holding period of at least 5 years for this Fund.

However, you may redeem the Fund in accordance with the redemption methods set out in the Sales Prospectus. Early redemption can have a significant impact on the risk and return profile. The redemption may be temporarily suspended if there are circumstances which require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

In case of complaints, you can write to IPConcept (Luxemburg) S.A. at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. You can also find more information on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product can be made directly to that person.

Other relevant information

Additional information on the sub-funds, the current Sales Prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Depositary, the Distributor(s) and the paying agent(s).

Other practical information and the current unit prices are available at any time on the website of the Management Company and may also be requested free of charge from the aforementioned agents. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the Management Company's website. A hard copy may also be requested free of charge from the aforementioned agents.

The tax laws in the Member State in which the Fund originated may influence your personal tax situation. Please consult your tax advisor about the tax implications of investing in the Fund.

This key information describes a unit class of the Fund. The Sales Prospectus and the reports shall contain information on all unit classes in the Fund.

Investors may generally exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the detailed Sales Prospectus.

The Management Company 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.

Information on the past performance of the product for the last up to 10 years including calculations of past performance scenarios can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.

Further documents are also available on the Management Company's website at <https://www.ipconcept.com>.

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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 costs.

Product

TRIGON - New Europe Fund Class E EUR (Currency: EUR)

ISIN: LU1687403367

The TRIGON - New Europe Fund, a sub-fund of the TRIGON

Management Company: IPConcept (Luxembourg) S.A. Société anonyme

Website: www.ipconcept.com

Call +352 2602481 for more information.

The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxembourg) S.A. Société anonyme in relation to this Key Information Document.

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IPConcept (Luxembourg) S.A. Société anonyme is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Date of production of the Key Information Document: 30/06/2023

What is this product?

Type

The product is a unit class of the sub-fund TRIGON - New Europe Fund, which is part of TRIGON (the "umbrella fund"), a Luxembourg investment fund (fonds commun de placement - FCP) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

Term

The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund may be dissolved at any time by the Management Company.

Objectives

Investment objective

The objective of the investment policy for TRIGON - New Europe Fund is to achieve reasonable growth in the sub-fund currency while taking account of the investment risk. The sub-fund is actively managed. The composition of the portfolio is established, regularly reviewed and adjusted where appropriate by the Fund Manager in accordance with the criteria defined in the investment objectives / investment policy. The sub-fund is not managed using an index as a reference basis.

Investment policy

In order to achieve the investment objective of the sub-fund TRIGON - New Europe Fund a minimum of 90 % of the net sub-fund assets will be invested in shares traded on the regulated markets of the countries that joined the European Union in 2004 and later and of the countries that are expected to join the European Union. A maximum of 10 % of the net sub-

fund assets may be invested in liquid funds. The Fund may not invest more than 10 % of its net asset value in money market instruments, certificates, structured products and bonds.

Detailed information on the aforementioned (and/or further) investment opportunities of the Fund can be found in the current sales prospectus.

Dividend policy

The income remains in the Fund.

Subscription and redemption

Investors may, in principle, redeem their units on any banking day in Luxembourg with the exception of 24 and 31 December and ethnic holidays. The redemption of units may, in due consideration of investors' interests, be suspended if this proves necessary in exceptional circumstances.

Intended retail investor

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 to long term. They should be able to bear losses up to the amount of the capital invested.

Depository

The Depository of the Fund is DZ PRIVATBANK S.A., société anonyme, with its registered office at L-1445 Strassen, Luxembourg, 4, rue Thomas Edison.

Further information

For the full criteria, please refer to the Sales Prospectus in the section "Risk profile" of the sub-fund TRIGON - New Europe Fund.

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

Risk indicator



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 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 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you.

Please note the currency risk. You will receive payments in another currency and your final return will therefore depend on the exchange rate between the two currencies. This risk is not taken into account in the indicator specified above.

Other risks not included in the risk indicator may be materially relevant:

- Liquidity risk
- Operational risks

Please see the Sales Prospectus for further information.

This product does not include protection against future market developments, so you could lose all or part of the capital invested.

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 pessimistic, intermediate and optimistic scenarios shown illustrate the worst, average and best performance of the product and the appropriate benchmark over the last 10 years. The markets could develop in an entirely different way in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 EUR	
		If you exit after 1 year	If you exit after 5 years
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	1,820 EUR	1,900 EUR
	Average return each year	-81.80%	-28.26%
Unfavourable	What you might get back after costs	6,290 EUR	7,180 EUR
	Average return each year	-37.10%	-6.41%
Moderate	What you might get back after costs	9,960 EUR	10,550 EUR
	Average return each year	-0.40%	1.08%
Favourable	What you might get back after costs	17,460 EUR	15,060 EUR
	Average return each year	74.60%	8.53%

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

Pessimistic scenario: this scenario occurs in the case of an investment between March 2015 and March 2020 with an appropriate benchmark being used for the calculation.

Intermediate scenario: this scenario occurs in the case of an investment between September 2013 and September 2018 with an appropriate benchmark being used for the calculation.

Optimistic scenario: this scenario occurs in the case of an investment between October 2016 and October 2021 with an appropriate benchmark being used for the calculation.

What happens if IPConcept (Luxemburg) S.A. Société anonyme is unable to pay out?

The default of IPConcept (Luxemburg) S.A. Société anonyme has no direct effect on your payout, as the statutory regulation stipulates that, if IPConcept (Luxemburg) S.A. Société anonyme becomes insolvent, the special assets do not become part of the insolvency estate, but are instead maintained independently.

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 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.
- 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	265 EUR	1,459 EUR
Annual cost impact (*)	2.7%	2.7% each year

(*) 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 3,8 % before costs and 1,1 % after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2,39% of the value of your investment per year. This is an estimate based on actual costs over the last year.	239 EUR
Transaction costs	0,26% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	26 EUR
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product	0 EUR

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

Due to the risk and return profile, we recommend a holding period of at least 5 years for this Fund.

However, you may redeem the Fund in accordance with the redemption methods set out in the Sales Prospectus. Early redemption can have a significant impact on the risk and return profile. The redemption may be temporarily suspended if there are circumstances which require a suspension and this is justified taking into account the interests of the investors.

How can I complain?

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Other relevant information

Additional information on the sub-funds, the current Sales Prospectus with annex and management regulations, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the Management Company, the Depositary, the Distributor(s) and the paying agent(s).

Other practical information and the current unit prices are available at any time on the website of the Management Company and may also be requested free of charge from the aforementioned agents. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the Management Company's website. A hard copy may also be requested free of charge from the aforementioned agents.

The tax laws in the Member State in which the Fund originated may influence your personal tax situation. Please consult your tax advisor about the tax implications of investing in the Fund.

This key information describes a unit class of the Fund. The Sales Prospectus and the reports shall contain information on all unit classes in the Fund.

Investors may generally exchange units in the sub-fund or unit class for units of another sub-fund or unit class. Details on the exchange of units and the related charges can be found in the detailed Sales Prospectus.

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