

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

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

ISIN: LU1687402393

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

This PRIIP is authorised in Luxembourg.

IPConcept (Luxemburg) 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: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depositary is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	3,000 EUR	2,940 EUR
	Average return each year	-70.00%	-21.72%
Unfavourable	What you might get back after costs	6,370 EUR	9,160 EUR
	Average return each year	-36.30%	-1.74%
Moderate	What you might get back after costs	11,530 EUR	15,360 EUR
	Average return each year	15.30%	8.96%
Favourable	What you might get back after costs	17,670 EUR	36,150 EUR
	Average return each year	76.70%	29.31%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between June 2018 and June 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	117 EUR	843 EUR
Annual cost impact (*)	1.2%	1.2% 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 will be 10.2 % before costs and 9.0 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.04% of the value of your investment per year. This is an estimate based on last year's actual costs.	104 EUR
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

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Product

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

ISIN: LU1687402476

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

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Date of production of the Key Information Document: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depositary is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	2,320 USD	2,210 USD
	Average return each year	-76.80%	-26.06%
Unfavourable	What you might get back after costs	6,670 USD	7,450 USD
	Average return each year	-33.30%	-5.72%
Moderate	What you might get back after costs	11,500 USD	14,200 USD
	Average return each year	15.00%	7.26%
Favourable	What you might get back after costs	17,560 USD	35,840 USD
	Average return each year	75.60%	29.08%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between August 2016 and August 2021, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	123 USD	834 USD
Annual cost impact (*)	1.2%	1.2% 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 will be 8.5 % before costs and 7.3 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.10% of the value of your investment per year. This is an estimate based on last year's actual costs.	110 USD
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

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Product

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

ISIN: LU1687402559

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

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Date of production of the Key Information Document: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depository is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

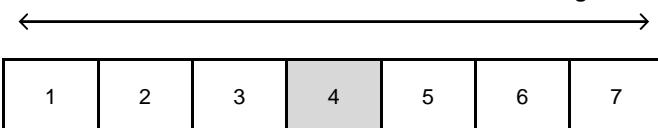
For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		5 years	
Example Investment:		10,000 GBP	
		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	3,230 GBP	2,820 GBP
	Average return each year	-67.70%	-22.37%
Unfavourable	What you might get back after costs	6,640 GBP	9,190 GBP
	Average return each year	-33.60%	-1.68%
Moderate	What you might get back after costs	11,480 GBP	15,030 GBP
	Average return each year	14.80%	8.49%
Favourable	What you might get back after costs	16,540 GBP	35,370 GBP
	Average return each year	65.40%	28.74%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between July 2018 and July 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 GBP will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	121 GBP	858 GBP
Annual cost impact (*)	1.2%	1.2% 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 will be 9.7 % before costs and 8.5 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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 GBP
Exit costs	We do not charge an exit fee.	0 GBP
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.08% of the value of your investment per year. This is an estimate based on last year's actual costs.	108 GBP
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 GBP
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	There is no performance fee for this product.	0 GBP

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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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.

Because this share class has been newly launched, no useful information about previous performance can be made available. The past performance scenario calculations can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.

Further documents can also be found free of charge 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

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

ISIN: LU1687402633

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

This PRIIP is authorised in Luxembourg.

IPConcept (Luxemburg) 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: 19/02/2026

What is this product?

Type

The product is a share 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

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depositary is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

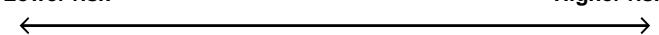
For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	3,090 EUR	2,910 EUR
	Average return each year	-69.10%	-21.88%
Unfavourable	What you might get back after costs	6,370 EUR	8,770 EUR
	Average return each year	-36.30%	-2.59%
Moderate	What you might get back after costs	11,430 EUR	14,710 EUR
	Average return each year	14.30%	8.02%
Favourable	What you might get back after costs	17,630 EUR	34,700 EUR
	Average return each year	76.30%	28.25%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between September 2018 and September 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	175 EUR	1,231 EUR
Annual cost impact (*)	1.8%	1.8% 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 will be 9.8 % before costs and 8.0 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.99% of the value of your investment per year. This is an estimate based on last year's actual costs.	99 EUR
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 EUR
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	0.63% 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.	63 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

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Product

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

ISIN: LU1687402807

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

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IPConcept (Luxemburg) 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: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depository is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	3,010 EUR	2,940 EUR
	Average return each year	-69.90%	-21.72%
Unfavourable	What you might get back after costs	6,360 EUR	9,130 EUR
	Average return each year	-36.40%	-1.80%
Moderate	What you might get back after costs	11,500 EUR	15,320 EUR
	Average return each year	15.00%	8.91%
Favourable	What you might get back after costs	17,650 EUR	35,870 EUR
	Average return each year	76.50%	29.11%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between June 2018 and June 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	142 EUR	1,025 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 will be 10.3 % before costs and 8.9 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.29% of the value of your investment per year. This is an estimate based on last year's actual costs.	129 EUR
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

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Product

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

ISIN: LU1687403102

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

This PRIIP is authorised in Luxembourg.

IPConcept (Luxemburg) 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: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depository is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	3,010 EUR	2,950 EUR
	Average return each year	-69.90%	-21.66%
Unfavourable	What you might get back after costs	6,320 EUR	8,850 EUR
	Average return each year	-36.80%	-2.41%
Moderate	What you might get back after costs	11,440 EUR	14,850 EUR
	Average return each year	14.40%	8.23%
Favourable	What you might get back after costs	17,550 EUR	34,910 EUR
	Average return each year	75.50%	28.41%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between June 2018 and June 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	187 EUR	1,326 EUR
Annual cost impact (*)	1.9%	1.9% 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 will be 10.1 % before costs and 8.2 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.74% of the value of your investment per year. This is an estimate based on last year's actual costs.	174 EUR
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

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

ISIN: LU1687403367

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

This PRIIP is authorised in Luxembourg.

IPConcept (Luxemburg) 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: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depository is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	3,010 EUR	2,940 EUR
	Average return each year	-69.90%	-21.72%
Unfavourable	What you might get back after costs	6,290 EUR	8,640 EUR
	Average return each year	-37.10%	-2.88%
Moderate	What you might get back after costs	11,370 EUR	14,500 EUR
	Average return each year	13.70%	7.71%
Favourable	What you might get back after costs	17,460 EUR	34,000 EUR
	Average return each year	74.60%	27.73%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between June 2018 and June 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	246 EUR	1,732 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 will be 10.2 % before costs and 7.7 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.33% of the value of your investment per year. This is an estimate based on last year's actual costs.	233 EUR
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

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

ISIN: LU1839682207

a share class of TRIGON - New Europe Fund which is a sub-fund of TRIGON.

Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.

Website: www.ipconcept.com

Call +352 2602481 for more information.

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

This PRIIP is authorised in Luxembourg.

IPConcept (Luxemburg) 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: 19/02/2026

What is this product?

Type

The product is a share 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 solely in accordance with the criteria set in the investment objectives / investment policy. In relation to a possible Performance Fee, the Sub-Fund shall be referenced to the Index MSCI EFM CEEC ex RU Net Return (NU136621). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.

Investment policy

Environmental and social aspects and the principles of good corporate governance (Environment, Social, Governance – ESG) are also taken into account in the investment decision-making process for the sub-fund. Further information can be found on the management company's website. 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. 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.

Dividend policy

The income remains in the sub-fund.

Subscription and redemption

In principle, investors may redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December and ethic holidays. The redemption of shares may be suspended if this proves necessary in exceptional circumstances or restricted if investors' redemption requests reach a predetermined threshold above which redemption requests can no longer be executed in the interests of investors as a whole.

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 for the medium term to long term. They should be able to bear losses up to the amount of the capital invested. The fund shall promote environmental and/or social characteristics in accordance with Article 8 of Regulation (EU) 2019/2088.

Depository

The fund's depositary is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information

For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk

Higher risk



1	2	3	4	5	6	7
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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 overall risk indicator helps 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 develop in a certain way or because we are unable to pay you out.

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 be aware of currency risk if your reference currency differs from the currency of the product. You may receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

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

- Liquidity risk
- Operational risk

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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and a suitable benchmark over the last 10 years. Markets could develop very differently 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	3,010 EUR	2,940 EUR
	Average return each year	-69.90%	-21.72%
Unfavourable	What you might get back after costs	6,370 EUR	9,250 EUR
	Average return each year	-36.30%	-1.55%
Moderate	What you might get back after costs	11,530 EUR	15,520 EUR
	Average return each year	15.30%	9.19%
Favourable	What you might get back after costs	17,700 EUR	36,380 EUR
	Average return each year	77.00%	29.47%

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

Unfavourable scenario: This scenario occurred for an investment between September 2017 and September 2022, using an suitable benchmark for the calculation.

Moderate scenario: This scenario occurred with an investment between June 2018 and June 2023, using an suitable benchmark for the calculation.

Favourable scenario: This scenario occurred with an investment between October 2020 and October 2025, using an suitable benchmark for the calculation.

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

The default of IPConcept (Luxemburg) S.A., société anonyme has no direct impact on your payout, as the statutory regulation provides that in the event of the insolvency of IPConcept (Luxemburg) S.A., société anonyme, the special assets do not become part of the insolvency estate, but are maintained independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product performs, if applicable. 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 will be invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	117 EUR	851 EUR
Annual cost impact (*)	1.2%	1.2% 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 will be 10.4 % before costs and 9.2 % after costs.

We may split a portion of the costs between us and the person who sells you the product to cover services provided to you. The latter will notify you of the amount if required by applicable laws.

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.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.04% of the value of your investment per year. This is an estimate based on last year's actual costs.	104 EUR
Transaction costs	0.13% 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 depends on how much we buy and sell.	13 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 product.

You can, however, return the product in compliance with the return modalities stated 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 may write to IPConcept (Luxemburg) S.A., société anonyme at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or send an email to info.lu@ipconcept.com. Further information can also be found on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further 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 English) 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 share 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 share class of the fund. The sales prospectus and the reports shall contain information on all share classes in the fund. Investors may generally exchange shares in the sub-fund or share class for shares of another sub-fund or share class. Details on the exchange of shares 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.

Because this share class has been newly launched, no useful information about previous performance can be made available. The past performance scenario calculations can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.

Further documents can also be found free of charge 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, Bellerivestrasse 36, CH-8008 Zürich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zürich.