

# Personal Pension Plan Unit Linked

ROCS

group

 **MAPFRE** | **MSV Life**

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ROCS Co. Limited is an enrolled Tied Insurance Intermediary (TII) under the Insurance Distribution Act for MAPFRE MSV Life p.l.c. (MMSV). MMSV (C-15722) is authorised under the Insurance Business Act. Both entities are regulated by the MFSA.

MMSV is the Manufacturer and the Underwriter of the product. Whereas ROCS Co. Limited is the Distributor of the product.

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**“Someone’s sitting in the shade  
today because someone planted  
a tree a long time ago.”**

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## Personal Pension Plan - Unit Linked

This Key Features Document contains a summary of the main features of your Plan. Please read it carefully so that you understand what you are buying and the risks involved.

## Plan Description

- A long term regular savings pension plan, offering you a choice of various unit linked investments.
- It allows you to save on a regular basis and to invest additional lump sums at any time in the future.
- The value of the Plan is linked to the value of the underlying investments of your choice.
- Contributions to the Plan qualify for a tax credit for those meeting the eligibility criteria below.
- It may be suitable for people who are employed, self-employed or self-occupied.
- You may start a Plan for your spouse so long as the eligibility criteria for tax credit stipulated below are met.

## Its Aims

- To build up a sum of money which will be used to provide a cash sum when you retire and a regular income for the rest of your life, in order to supplement the State Pension.
- To pay a nominal Death Benefit of the higher of the value of the Policy Account plus €2,000 or 101% of the value of the Policy Account value to your estate or a designated beneficiary upon your death before the Plan term expires.
- To give you the flexibility of changing the amounts you pay in to reflect your changing circumstances over time.
- To offer you a wide and flexible choice of where to invest your savings.

## Your Commitment

- To pay contributions regularly for the selected term of the Plan.
- To keep the Plan invested until you choose to take your retirement benefits.
- To invest for the long term and to review your contributions on a regular basis.

## Amount of Tax Credit

The Plan is registered as a 'Qualifying Scheme' and so your contributions may be eligible for a tax credit of 25%, up to a maximum set by the Government. Under current legislation, the tax credit for 2022 can apply to a maximum contribution of €3,000 (resulting in a maximum tax credit of €750 per person).

The tax credit is only available in respect of the income tax chargeable for the year during which the contribution was made. Unused credits cannot be carried forward to subsequent years.

## Eligibility for Tax Credit

You may claim the tax credit against your contributions if you are:

- Age 18 or over at the time when a contribution is made; and
- Domiciled and/or resident for tax purposes in Malta

If you meet the above criteria then we will issue a certificate confirming that your Personal Pension Plan satisfies the relevant legislation to enable a tax credit to be granted.

## Tax Treatment of the Plan

In line with our understanding of current legislation requirements:

- Contributions may be eligible for tax credit as detailed above.
- At retirement you may opt to receive up to 30% of the fund value as a tax free lump sum.
- After taking any cash lump sum the remaining fund must then be used to provide you with an income which may be subject to Income Tax.

Capital Gains are not subject to a Final Withholding Tax. Following payment of the Tax Free Lump Sum (if any), the balance of the fund is then used to provide you with an income which may be subject to Income Tax at the time.

Any statement about taxation is based on our understanding of current law and tax practice. Future changes in law and taxation, or your own financial circumstances, could affect the treatment of this Plan and the amount of tax payable.

In order to ascertain your exact tax status, you should seek specific and professional tax advice in relation to your tax obligations under the Personal Pension Plan.

## Risk Factors

- The underlying investment funds, in which you can choose to invest your contributions, have different levels of risk.
- Past performance of funds is not necessarily a guide to future performance and the value of your Plan is not guaranteed.
- If you transfer your Plan to another provider you may receive less than the value of your Policy Account. This will happen as a result of transfer charges in the early years.
- As some of the funds' holdings may not be held in local currency, unit prices may rise and fall purely because of changes in exchange rates.
- The value of funds and the currency in which they are denominated may go down as well as up and you may not get back your original investment.
- Inflation will reduce the real future value of any cash sum.
- When you retire the fund value may be less than illustrated if:
  - You stop contributing into the Plan, or reduce contributions;
  - Investment performance is lower than illustrated;
  - You take your benefits earlier than your selected retirement date;
  - Tax rules change;
  - Charges increase above those illustrated.

## Key Features

### Minimum Contributions

€40 paid monthly, or proportionate multiples thereof if contribution is paid quarterly, half yearly or annually [e.g. 120 if paid quarterly].

### Top Up Contribution (optional)

Option to make additional lump sum Top Ups, subject to a minimum of €150. No Top Ups can be made in the final year of the Plan.

### Basis of Life Cover

Single Life

### Duration of the Plan

A minimum of 10 years, and must end by the time you are 70 years old

### Age limits of Person Covered

The Person Covered must be between the ages of 18 and 59 when the Plan starts, and should end when the Person Covered is between the ages of 61 and 70, or any other age which may be specified in Subsidiary Legislation 123.163 under the Income Tax Act, or any Regulations substituting this legislation.

### Policy Owner

The Policy Owner must be the same as the Person Covered. The Plan cannot be pledged or assigned.

### Beneficiary

You can appoint one or more beneficiaries to receive the benefit under the Plan, when this is due following the death of Policy Owner. There is no charge for this arrangement to be implemented and it requires only the completion of a simple form. The appointment of a beneficiary (and acceptance thereof) under a life insurance contract does not need to be confirmed in a will and it also supersedes the provisions of a will if there is any conflict between the two.

## Plan Benefits

### Death Benefit

Payment of the higher of the Policy Account plus €2,000 or 101% of the Policy Account will become payable in the event of your death during the accumulation phase.

### Funeral Expenses Benefit

Payment of the cost of funeral expenses [subject to a maximum of €2,500] in the form of a partial pre-payment of the Death Benefit.

## Plan Charges

### Annual Management Fee

0.7% p.a. deducted on a monthly basis from the value of the Plan

The fund managers of the underlying funds in which you invest will take an annual management charge which is reflected in the daily price.

### Allocation Charge

In the first year only a deduction of 10% will be made from the regular contributions in order to cover establishment costs. Any increases to regular contributions are charged on the same basis.

### Top Up Allocation Charges

A percentage deduction from the Top Up contribution paid will be made in accordance with the following allocation bands:

Top Up Contribution Paid	Allocation Charge
€150 - 2,499	2.0%
€2,500 - 4,999	1.0%
€5,000 and over	0%

### Switch Fee

The first two switches in any calendar year are free. Subsequent switches will be charged at 0.5% of the bid value, subject to a minimum of €25.

### Transfer Charges

Subject to legislation and subject to the acceptance of the receiving provider we will permit transfers of your pension plan to another qualifying scheme. Transfer charges apply in the first 5 years:

Year	Transfer Charge
1	20%
2	10%
3	10%
4	5%
5	5%
6 onwards	0%

No transfer charges apply when transferring your Unit Linked Personal Pension Plan to another MAPFRE MSV Life qualifying pension scheme.

All charges are reviewable and may be changed after the Plan has started, subject to us providing you with at least 90 days' notice if they are changed.

## Questions and Answers

### What might I get back?

The Retirement Value of the Plan depends on a number of factors:

- The amount you invest;
- The length of time that you remain invested;
- The actual investment return achieved by the funds that you choose;
- Our charges;
- Any amount you transfer out of the plan before it matures.

Below are some examples of projected Retirement Benefit Values depending on the assumed levels of bonus for a contribution of €80 monthly. A personalised illustration will be provided to you before you apply for your Plan.

Duration of the Plan	Assumed Regular Bonus Rate		
	2.25%	3.75%	5.50%
20	€22,333	€26,114	€31,521
30	€36,386	€46,382	€62,455
40	€52,752	€73,689	€111,725

The investment returns quoted are for illustration purposes only and do not necessarily reflect the actual return. The returns are not guaranteed and they are not minimum or maximum rates. A Transfer Charge may apply as explained above if you cash in your Plan before its Retirement date, especially in the early years and this may have an impact on the amount of money you receive. Investment returns can go up as well as down and past performance is not necessarily a guide to future performance. The projected benefits may not materialize and are merely indicative. The examples in this table are based on the current level of internal product charges but exclude annual management fees charged by the underlying external investment funds to cover the costs of managing the funds, which fees are factored into the daily "share price" (the Net Asset Value – NAV) of the fund and therefore reflected in the performance of the funds.

### When will my Plan start?

Your Plan will start immediately once we have received all necessary documentation and payment of the first contribution.

### How flexible is it?

#### Paying In:

- You save on a regular basis and you can make single 'one off' contributions whenever you like.
- Contributions to the Policy can be made by cash, cheque, bank transfer or standing order.
- You can increase your regular contributions whenever you like, or choose to have them automatically increased each year in line with inflation [minimum 3.5%].
- You can change your contributions in the future to suit your personal circumstances.

#### Stopping contributions:

You can stop making contributions, in which case:

- Your Plan will continue to be invested
- We will continue to deduct our charges, which may reduce the value of your Plan.
- When you retire your benefits are likely to be less than you expected.

#### Restarting contributions

- You can restart contributions at no additional cost, subject to the minimum terms applicable at that time.
- You can stop your regular contributions and change the status of the Plan to Paid Up. At retirement you will still be able to access the benefits.

**Are there any restrictions on the amount I pay in?**

- Subject to the minimums applicable, there are no limits to the amount you can contribute, but you should ensure any contributions you agree to are affordable now and for the foreseeable future.
- Should you wish to save more than the maximum allowed for tax credit, it might be more beneficial to put the extra amount into an alternative savings plan.

**How long will my money be saved for?**

- The duration of the Plan is entirely at your discretion, subject only to a minimum of 10 years.
- We suggest that you choose the duration to fit your savings time horizon so that your Retirement Benefits are payable at the time you anticipate that you will need them (so long as this is when you are between the ages of 61 and 70 or any other age which may be specified in S.L. 123.163 under the Income Tax Act, or any Regulations substituting this legislation).

**Where are the contributions invested?**

- You can choose where to invest from a large range of funds. The MAPFRE MSV 'Abridged Chartbook', available on our website provides full details of the funds available, including their objectives, risk profile and the investments they hold.
- The funds invest in different assets like stocks, shares and property, and in different markets and countries. Your choice of investments to which the Plan is linked should be based on the full details included in the prospectus of the scheme, copies of which are available on request.
- You can select as many funds as you want so long as at least 10% of your contribution is allocated to any one fund.
- We may change the funds available for investment in the future and may place restrictions on the amount that can be invested in any one fund.
- Our funds are managed by Professional Fund Managers.
- The MAPFRE MSV Life names of the funds reflect the name of the underlying sub-fund to which your Policy is linked. For instance the MAPFRE MSV Life Fidelity America Fund will invest in the underlying America Fund within the Fidelity Funds SICAV.
- After deduction of any charges the balance of your contribution will be used to purchase units in the funds you have chosen at the Bid Price. Units are allocated at the Bid Price on the 15th and 30th day of each month, or the next working day as appropriate.
- Units sold shall be at the price applicable for the next Valuation Date following the date we receive your written instructions, together with any documentation we may require. The cut off time is 1200hrs on every business day.
- The price of MAPFRE MSV Funds shall be determined by reference to the market value of the underlying sub-funds, taking into account any charges, exchange rates, fees, taxation or other liabilities that might occur.
- Unit prices are not guaranteed. They go up and down in line with fluctuations in the value of the funds' investments. As unit prices go up and down so does the value of your Plan.
- The allocation of units to the Plan is only notional and is solely for the purpose of calculating your entitlement to benefits. At all times we will retain ownership and control of the units to which the Plan is linked.

**How are the prices of the investment funds calculated and at what price will I purchase units?**

- The bid prices of the investment funds are determined by reference to the price of the respective underlying investment funds. In determining this we take into account any charges, exchange rates, fees, taxation or other liabilities that might occur.
- The value of the units allocated to your Plan will be based on the bid price of the fund applicable for the next Valuation Date following the date when we are in receipt of your payment and any other document that we may require (in case of a top up).
- All buy or sell transactions are effected at the bid price.

**Can I change the funds I invest in throughout the duration of the Plan?**

- You can change the funds your future contributions are invested in at no charge. This is called "redirecting contributions". You should notify us at least 15 days before the date you wish to make the change effective.
- You can also move the funds your previous contributions have been invested in. This is called "switching funds". Charges may apply as detailed above.



**How is the growth of my Plan determined?**

When you select one or more investment funds, your payment is used to buy units in your choice of funds. The value of your Plan will then fully reflect and be linked to the movement of the prices of the selected funds.

**How will I know how my Plan is performing?**

We will provide you with a free statement twice a year, or upon request.

**Can I change my mind?**

You can change your mind within 30 days from when you get your Policy Document. If you decide, for any reason, within this period that you don't want to proceed with the Plan, we will give you back the value of the Plan at that time, without surrender charges. If you wish to exercise your right to cancel, you should complete and return the Statutory Notice that we send you.

**What happens if I need the money early?**

Saving for retirement is a long term commitment and you should not commit any money which you might need to access before retirement. As a Qualifying Scheme, this Plan will allow you to access your money when you are of an age as specified by applicable Rules (S.L. 123.163 or any other Regulations substituting this legislation). Current legislation allows you to start taking benefits when you are between the ages of 61 and 70. If you access the benefits earlier than the Retirement Date which you choose, charges may apply.

**How do I claim the tax credit?**

- MAPFRE MSV Life will notify the Inland Revenue that you have made contributions to a Personal Pension Plan.
- If you are not required to complete an annual self-assessment tax return then you do not need to do anything. The Inland Revenue will simply apply your tax credit based on your contributions, and refund any tax paid within the set limits.
- If you normally complete a self-assessment tax return then you will be required to state your contribution on the form and the tax computation will take it into account. You would normally also need to attach a copy of the Certificate for Qualifying Individuals which we give you at the start of the Plan.
- Tax refunds normally start to be paid around October following the year of your contribution. If you have any queries regarding the payment of your tax credit it is recommended you speak directly to the Inland Revenue Department.

**What choices will I have when I retire?**

It is important to note that the decision on how you want to take your pension benefits is made at your retirement and not when you start saving into your Personal Pension. Your personal circumstances, tax rules and pension legislation could change between now and your Retirement Date.

**When can I start to take the benefits?**

Personal Pension Plans are designed to provide you with a pension when you retire. Current legislation states that you will be able to start taking your benefits when you are between the ages of 61 and 70 (or any other age specified in S.L. 123.163 under the Income Tax Act or any other Regulations substituting this legislation). The earlier you decide to take your benefits the smaller the pension income will normally be.

**What can I receive from the Pension Plan?**

Under current legislation you have the following options when you decide to take the benefits:

- You can take up to 30% of the fund as a tax-free cash lump sum
- The remaining balance has to provide you with an income for life, which may be subject to income tax.

**How will I take the income?**

When benefits become payable, you will be offered a range of options regarding how the income can be taken. Depending on what will be available in the market when benefits become payable you can elect to purchase an "Annuity", in which case the income will be guaranteed for life. Otherwise, you can elect

to keep the money invested and take an income directly from the funds. This is called “Programmed Withdrawals”. The amount which can be taken as an income should be broadly equivalent to the income receivable from an Annuity. The advantage of this option is that the money remains invested and could grow to provide you with a larger pension. The disadvantages are that the fund might fall in value and leave you with a smaller pension, or the fund could even be depleted completely before you die, leaving you with no pension income.

You will need to decide on how to take your pension income at the time you access your Retirement Benefit.

### **How much will the income be?**

The amount of income you will receive will depend on the size of your retirement fund, your age, the retirement income product you select (e.g. Annuity or Programmed Withdrawals) and annuity or drawdown rates at that time. Your personal illustration will provide you with an estimate of what the income could be.

## **Further Information**

### **Financial Advice**

This document is not designed to offer financial advice and should not be used in isolation when making a decision about your financial planning. You may wish to seek financial advice before starting a long term savings contract.

If the person is offering this product to you is licensed to provide advice under the Investment Services Act (Cap 370), then they will inform you accordingly. Otherwise, no person distributing this product may offer advice in its regard.

### **Additional Information for Plans concluded through a Tied Insurance Intermediary (TII)**

The only TII having a significant (10% or more) financial interest in MAPFRE MSV Life is Bank of Valletta p.l.c.

MAPFRE MSV Life does not have a significant financial interest in any of its TIIs.

TIIs act on behalf of MAPFRE MSV Life, and conduct their insurance distribution activities in relation to long term contracts of insurance which they are authorized to distribute exclusively for products of MAPFRE MSV Life.

A TII works on the basis of commission, which remuneration is settled directly by Us, at no additional cost to you.

### **Additional Information for Plans concluded through an Insurance Broker**

More information must be obtained directly from your Insurance Broker.

### **Additional Information for Plans concluded directly by employees of MAPFRE MSV Life**

Employees of MAPFRE MSV Life may receive commission from the Company, which remuneration is settled directly by Us, at no additional cost to you.

### **Conflicts of Interest**

It is imperative for us to act honestly, fairly and professionally in accordance with your best interests and so seek to avoid any conflicts of interest in so far as this is possible.

Our philosophy is available through our Conflicts of Interest policy which can be accessed from our website at [www.msvlife.com](http://www.msvlife.com).

### **Solvency and Financial Condition Report (SFCR)**

As part of our statutory reporting requirements, every year, we produce a publicly available Solvency and Financial Condition Report (SFCR). An SFCR is a report on the solvency condition of our company that takes into account both the current financial status, as reflected in the balance sheet, and an

assessment of the ability of our company to survive future dynamic risk scenarios. A copy of our SFCR can be downloaded from our website or we can provide you with a copy on request.

### **Sustainable Finance Disclosures**

In conformity with the obligations emerging from the Sustainable Finance Disclosure Regulation (SFDR), MAPFRE MSV Life plc (MMSV) as a manufacturer of insurance – based investment products (IBIPs) and Pension Products is required to disclose information on how it integrates sustainability risks in its investment process.

Sustainability risk is defined as ‘an environmental (E), social (S) or governance (G) event, or condition that, if it occurs could cause an actual or potential material negative impact on the value of the investment arising from an adverse sustainability impact.’

Whilst, this product’s main objective is not ‘sustainable investment’, and neither does it promote ‘ESG’ characteristics’, MMSV remains committed towards sustainability by actively engaging with its asset managers who are authorized to manage the respective mandates on a discretionary basis within the applicable investment policies and where relevant, MMSV expects its active managers to fully integrate sustainability approach into their processes.

MMSV’s investment decisions for Unit Linked products are limited to the selection of funds that are available for customers. Each fund has its own investment objective which may or may not integrate sustainability risks in the investment process. Customers can access the below link for further information about the funds’ investment objectives to ensure this is aligned to their investment preferences:

- Fidelity:  
<https://www.fidelityinternational.com/legal/documents/FF/en/pr.ff.en.xx.pdf>
- Blackrock:  
<https://www.blackrock.com/uk/individual/literature/prospectus/blackrock-global-funds-prospectus-emea-en.pdf>
- Invesco:  
<https://www.invesco.com/content/dam/invesco/en-global/documents/prospectus/Invesco-Funds-SICAV-prospectus.pdf>
- APS:  
<https://apsfunds.com.mt/wp-content/uploads/2020/09/APS-UCITS-Prospectus-2020-September20-.pdf>
- BoV Asset Management:  
<https://www.bovassetmanagement.com/documents/master-prospectus-vilhena-funds>
- Addendum:  
<https://www.bovassetmanagement.com/documents/addendum-vilhena-funds-sicav-plc>
- BOV Funds:  
<https://www.bovassetmanagement.com/content/prospecti#:~:text=BOV%20Investment%20Funds%20-%20Master%20Prospectus>
- Addendum:  
<https://www.bovassetmanagement.com/documents/addendum-bovif>

**How to complain**

We are committed to providing you with a high level of service. It is therefore very important that you inform us when the level of services does not meet your expectations. Should you have any cause for complaints about our services please do not hesitate to contact us. Complaints should be sent in writing, either by email at [complaints@msvlife.com](mailto:complaints@msvlife.com) or by mail at the address indicated below:

The Chief Executive Officer,  
MAPFRE MSV Life p.l.c,  
The Mall,  
Triq il-Mall,  
Floriana FRN 1470, Malta

If you are not completely satisfied with our response you have the right to take your complaint to:

The Office of the Arbiter for Financial Services,  
First Floor,  
St Calcedonius Square,  
Floriana FRN 1530, Malta

You are advised to consult our Complaints Policy which can be accessed via our website portal at <http://www.msvlife.com>. Making a complaint will not affect your legal rights.

**Terms & Conditions**

This Key Features Document is intended to provide a brief overview of the Personal Pension Plan Unit Linked. The full terms and conditions are explained in more detail in the Policy Document, a copy of which is available from our offices.

**Effective Date**

The features outlined in this Key Features Document are applicable to the Personal Pension Plan Unit Linked on or after the 23<sup>rd</sup> June 2022.

**Applicable Law**

This Contract shall be governed by the laws of Malta in every particular including formation and interpretation. Any dispute or difference arising there under shall be subject to the jurisdiction of the Maltese courts.

## Glossary / Definition of Terms

**Funds** are unitised investments which contain a variety of different assets. Your money is pooled with the money contributed by other investors and buys units in the selected funds.

**Person Covered** means the person specified in the policy, whose death will result in the Death Benefit under the Plan becoming payable. The Person Covered can only be a natural person and cannot be a corporate entity.

**Plan** means the life insurance contract described in this Key Features Document.

**Policy** MAPFRE MSV Life Personal Pension Plan Unit Linked

**Policy Document** is the document that provides the terms and conditions of the MAPFRE MSV Life Personal Pension Plan Unit Linked, being the contract between you and Us the Company.

**Regular Savings Contribution** means the contribution that you have agreed to pay at regular intervals over the lifetime of the Plan.

**Retirement** is the date, between the age of 61 and 70 (or any other age specified in S.L. 123.163 under the Income Tax Act or any other Regulations substituting this legislation), at which the Plan's term comes to an end and retirement benefits commence, and bears no relation to the State Retirement Age.

**Unit** is a share in a unitised investment fund.

**We/Us/Our/MAPFRE MSV** mean MAPFRE MSV Life p.l.c.

**You/Policy Owner** means the person who has all the rights (e.g. to receive Plan Benefits) and obligations (e.g. to pay contribution) under the Plan.

MAPFRE MSV Life p.l.c. (C-15722) is authorised by the Malta Financial Services Authority (MFSA) to carry on long term business under the Insurance Business Act. MAPFRE MSV Life p.l.c. is regulated by the MFSA.

Below is a list of investment options which may be linked to your Plan. Please access the link and review the Key Information Documents related to the investments which you would like to select.

Fund Manager	Fund Name	ISIN	Link to the Key Information Documents
APS	APS Ethical Cautious EUR Fund	MT7000005740	<a href="https://apsfunds.com.mt/wp-content/uploads">https://apsfunds.com.mt/wp-content/uploads</a>
APS	APS Income EUR Fund	MT0000075565	<a href="https://apsfunds.com.mt/wp-content/uploads">https://apsfunds.com.mt/wp-content/uploads</a>
Black Rock	BGF Natural Resources Growth & Income EUR Fund	LU1142331880	<a href="https://www.blackrock.com/lu/individual/literature">https://www.blackrock.com/lu/individual/literature</a>
Black Rock	BGF Natural Resources Growth & Income Acc USD Fund	LU0612318385	<a href="https://www.blackrock.com/lu/individual/literature">https://www.blackrock.com/lu/individual/literature</a>
BOV Asset Management	BOV Balanced Portfolio Acc EUR Fund	MT7000015491	<a href="https://www.bovassetmanagement.com/Content/portfolio-funds-kiids">https://www.bovassetmanagement.com/Content/portfolio-funds-kiids</a>
BOV Asset Management	BOV Conservative Portfolio Acc EUR Fund	MT7000015475	<a href="https://www.bovassetmanagement.com/Content/portfolio-funds-kiids">https://www.bovassetmanagement.com/Content/portfolio-funds-kiids</a>
BOV Asset Management	BOV Growth Portfolio EUR Fund	MT7000015509	<a href="https://www.bovassetmanagement.com/Content/portfolio-funds-kiids">https://www.bovassetmanagement.com/Content/portfolio-funds-kiids</a>
Fidelity	Fidelity America GBP Fund	LU0251120670	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity America USD Fund	LU0048573561	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity America Acc EUR Fund	LU0251127410	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity America Growth USD Fund	LU0077335932	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity American Growth Acc EUR Fund	LU0275692696	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Asian Special Situations GBP Fund	LU0251122882	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Asian Special Situations USD Fund	LU0054237671	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Asian Special Situations Acc EUR Fund	LU0413542167	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity China Focus USD Fund	LU0173614495	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity China Focus Acc EUR Fund	LU0318931192	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Euro Bond EUR Fund	LU0048579097	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>

<b>Fidelity</b>	Fidelity Euro Cash EUR Fund	LU0064964074	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity European Multi Asset Income EUR Fund	LU0052588471	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity European Dynamic Growth EUR Fund	LU0119124781	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity European Growth EUR Fund	LU0048578792	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity European High Yield EUR Fund	LU0110060430	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity European Smaller Companies EUR Fund	LU0061175625	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Flexible Bond GBP Fund	LU0048620586	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Flexible Bond Acc EUR Fund	LU1345485095	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Germany EUR Fund	LU0048580004	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Bond USD Fund	LU0048582984	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Bond Acc EUR (Hedged) Fund	LU0337577430	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Sustainable Global Dividend Plus EUR Fund	LU0099575291	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Sustainable Global Dividend Plus GBP Fund	LU0116927707	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Sustainable Global Dividend Plus USD Fund	LU2242652126	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Multi Asset Dynamic USD Fund	LU0080751232	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Multi Asset Dynamic Acc EUR Fund	LU1431863932	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Technology EUR Fund	LU0099574567	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Thematic Opportunities USD Fund	LU0048584097	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Global Thematic Opportunities Acc EUR Fund	LU0251129895	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Greater China USD Fund	LU0048580855	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity Greater China Acc EUR Fund	LU1400166911	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>

Fidelity	Fidelity India Focus EUR Fund	LU0197230542	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity India Focus GBP Fund	LU0197230971	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity India Focus USD Fund	LU0197229882	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Latin America USD Fund	LU0050427557	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Latin America Acc EUR Fund	LU1213835942	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Nordic Fund Acc EUR Fund	LU0922334643	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Sustainable Europe Equity EUR Fund	LU0088814487	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Sustainable Eurozone Equity Acc EUR Fund	LU0238202427	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Sustainable Multi Asset Income USD Fund	LU0138981039	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Sustainable Multi Asset Income Acc EUR (Hedged) Fund	LU2151107021	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2025 EUR Fund	LU0215158840	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2030 EUR Fund	LU0215159145	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2035 EUR Fund	LU0251118260	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2040 EUR Fund	LU0251119318	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2045 EUR Fund	LU1025014207	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2050 EUR Fund	LU1025014546	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2055 EUR Fund	LU2218680051	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity Target 2060 EUR Fund	LU2218680564	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity UK Special Situations GBP Fund	LU2219351520	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity UK Special Situations Acc EUR Fund	LU2050860480	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
Fidelity	Fidelity US Dollar Bond USD Fund	LU0048622798	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>



<b>Fidelity</b>	Fidelity US Dollar Cash USD Fund	LU0064963852	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity US High Yield GBP Fund	LU0132385534	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity US High Yield EUR Fund	LU0132385880	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity US High Yield USD Fund	LU0132282301	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Fidelity</b>	Fidelity World EUR Fund	LU0069449576	<a href="https://www.priipsdocuments.com/fidelity/docs/EU">https://www.priipsdocuments.com/fidelity/docs/EU</a>
<b>Invesco</b>	Sterling Bond Acc GBP Fund	LU1775980979	<a href="https://www.invesco.lu/dam">https://www.invesco.lu/dam</a>
<b>Invesco</b>	Invesco Euro Corporate Bond Acc EUR Fund	LU0243957825	<a href="https://www.invescomanagementcompany.lu/dam">https://www.invescomanagementcompany.lu/dam</a>
<b>BOV Asset Management</b>	Vilhena European Multi Manager Acc EUR Fund	MT0000072638	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena Global Themed Acc EUR Fund	MT0000074345	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena Global Themed Acc USD Fund	MT0000072448	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena High Yield Acc EUR Fund	MT7000034575	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena Malta Acc EUR Fund	MT0000072075	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena Malta Bond Acc EUR Fund	MT7000009759	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena Malta Government Bond Acc EUR Fund	MT0000072125	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena Maltese Opportunities Acc EUR Fund	MT7000010377	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena US Multi Manager Acc USD Fund	MT7000031829	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>BOV Asset Management</b>	Vilhena US Multi Manager Acc EUR (Hedged) Fund	MT7000031811	<a href="https://www.bovassetmanagement.com/documents">https://www.bovassetmanagement.com/documents</a>
<b>MAPFRE Asset Management</b>	Mapfre AM Capital Responsible Acc EUR Fund	LU1860585428	<a href="https://www.mapfre.es/ahorro-inversion">https://www.mapfre.es/ahorro-inversion</a>
<b>MAPFRE Asset Management</b>	Mapfre AM Inclusion Responsible Acc EUR Fund	LU2020674094	<a href="https://www.mapfre.es/ahorro-inversion">https://www.mapfre.es/ahorro-inversion</a>
<b>MAPFRE Asset Management</b>	Mapfre AM Good Governance Acc EUR Fund	LU1509934318	<a href="https://funds-api.waystone.com/public">https://funds-api.waystone.com/public</a>
<b>Schroder</b>	Schroder Global Cities Fund EUR Fund	LU0638090042	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>

<b>Schroder</b>	Schroder Global Cities Fund USD Fund	LU0224508324	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>
<b>Schroder</b>	Schroders Swiss Equity EUR Fund	LU1015430058	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>
<b>Schroder</b>	Schroders Swiss Equity USD Fund	LU1015430215	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>
<b>Schroder</b>	Schroders Swiss Equity GBP (Hedged) Fund	LU1015430306	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>
<b>Schroder</b>	Schroders US Dollar Bond EUR Fund	LU2383070583	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>
<b>Schroder</b>	Schroders US Dollar Bond GBP (Hedged) Fund	LU0523278819	<a href="https://api.schroders.com/document-store">https://api.schroders.com/document-store</a>