

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

### EuroGovies Risk Balanced - SI (EUR) (the "Fund")

ISIN: LU1135602404 - A sub-fund of the investment company named LYXOR INVESTMENT FUNDS (the "Company") domiciled in Luxembourg. Managed by Amundi Asset Management, a subsidiary of Amundi Group

## Objectives and investment policy

This Fund is an active UCITS. The sub-fund investment strategy is not linked to a benchmark index but performance fee are calculated against a reference benchmark (the "Benchmark Index") as described in section Performance Fee of the prospectus. The investment objective of Fund is to provide a net capital appreciation (taking into account all fees and expenses attributable to the Fund) over a 3 to 5 years period.

The Fund actively invests, based on a proprietary risk-based asset allocation methodology, in a universe of debt securities primarily issued or guaranteed by Austria, Belgium, Finland, France, Germany, the Grand Duchy of Luxembourg and the Netherlands as long as their debt is rated investment grade or any other EU Member States with a credit rating of AA- or above (i.e. average Fitch Ratings, Standard and Poor's and Moody's ratings) (a "Core Member State of the European Union (EU)") or by other Eligible Issuers (as defined hereafter).

The debt securities invested by the Fund are high quality liquid assets (HQLA) and are eligible to the Liquidity Coverage Ratio (LCR) within meaning of the European Union Capital Requirement Directive (n° 2013/36/EU) and the Capital Requirement Regulation (n° 575/2013).

To be eligible for investment, Bonds will need to be issued or guaranteed by (i) the central authority of a Core EU Member State, (ii) a central bank of a Core EU Member State in the domestic currency of the central bank, (iii) a non-central government public sector entity in the domestic currency of the public sector entity, (iv) the Bank for International Settlements, the International Monetary Fund, the EU Commission, a multilateral development bank, or (v) the European Financial Stability Facility or the European Stability Mechanism (each (iv) and/or (v) referred to as a "Supranational Entities" and (i) to (v) being hereafter referred to as the "Eligible Issuers").

All capital letter terms in this paragraph have the meaning given in the European Union Capital Requirement Regulation (n° 575/2013).

The Fund will also apply certain diversification constraints with respect to countries or supranational entities.

It will also impose rating limits on certain issuers.

For detailed investment restriction, please refer to the prospectus.

The Fund will also invest in financial derivative instruments in order to hedge part of the risk related to interest rate movements, which could negatively affect the price of the Bonds within the Fund.

The Fund will nevertheless remain exposed to the credit (or default) risk of the issuers of the Bonds within the Fund.

The share currency is the Euro (EUR).

- **Invested financial instruments:** Financial Derivative Instruments, European bonds, UCITS, UCI, other financial instruments.
- **Dividend policy:** all the Fund's amounts available for distribution (if any) shall not be distributed to Shareholders, but reinvested.
- **Net Asset Value:** the Net Asset Value per share is calculated on each Valuation Day that is (i) any full working day in Luxembourg and in Paris when the banks are opened for business.
- **Redemptions:** Requests for redemption of Shares must be given by indicating the number of Shares and shall be centralised by the Registrar Agent before 11:00 (Luxembourg time), on each Valuation Day and processed at the Net Asset Value calculated as of such Valuation Day. Requests for redemptions forwarded after 11:00 (Luxembourg time) on a Valuation Day shall be deemed to have been received before Redemption Deadline on the following Valuation Day.  
Different time limits may apply if subscriptions and/or redemptions are made through intermediaries (including but not limited to correspondent banks appointed in any given country).

## Risk and reward profile



The risk-return category shown above is based on the maximum level of risk that the Fund manager may take while adhering to the Fund's strategy, in view of the past performance of the financial instruments used. This risk estimate may therefore not represent a reliable indicator of future risk, and may be subject to change over time. The lowest category does not mean risk free investment.

The Fund has been classified within category 2. Category 2 indicates that a capital loss is possible but very unlikely under normal market conditions.

Main risks not covered by the above indicator which could lead to a decrease in the net asset value of the Fund and which the Fund is authorized to disclose in this document (for more details about risks, please refer to the Risk Profile section of the prospectus):

- **Counterparty risk:** The Fund is exposed to the risk that any counterparty with which it has concluded an agreement or a transaction could become insolvent or otherwise default and more particularly when it has concluded financial derivative instruments over-the-counter or securities lending transactions. If such an event occurs, the net asset value of the Fund may decrease significantly. According to the regulation applicable to the Fund, such risk cannot exceed 10% of the Fund's total assets per counterparty.
- **Risk of Financial derivative Instruments:** The Fund invests in financial derivative instruments. These financial derivative instruments can induce different types of risks such as (but not limited to) leverage risk, high volatility risk, valuation risk or liquidity risk. If this risk occurs, the net asset value of the Fund may decrease significantly.
- **Operational risk:** In the event of an operational failure of the management company or one of its representatives, investors could experience loss, delay in processing subscriptions, conversions, redemptions orders or other type of disruptions.
- **Credit risk:** The Fund is subject to the risk that any issuer could become insolvent or to otherwise event having an impact on the credit quality of this issuer. The consequence of this risk or event may result in a decrease of the net asset value of the Fund.

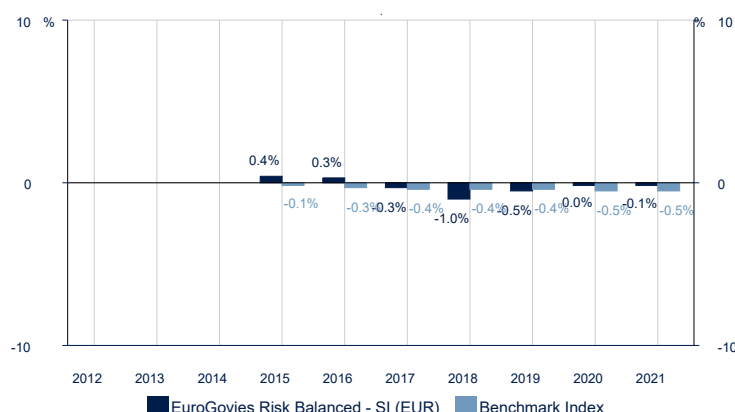
## Charges for this Fund

The charges you pay are used to pay the costs of running the Fund including the costs of marketing and distributing it. These charges reduce the potential growth of your investment. For any additional information regarding charges, please refer to the relevant charges section of the Fund prospectus, available at [www.amundi.com](http://www.amundi.com).

| One-off charges taken before or after you invest  |   |
|---|---|
| <b>Entry Charge:</b>  | Up to 2.5%.   |
| <b>Exit Charge:</b>   | None  |
| This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out. Investors can find out the actual entry charges and exit charges from their financial advisor or distributor.  |   |
| Charges taken from the Fund over a year.  |   |
| <b>Ongoing charge:</b>  | 0.138 %.  |
| The rate of ongoing charges is based on the last year's expenses (including taxes, if any), for the year ending December 2021 and may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units or shares of underlying collective investment schemes. |   |
| Charges taken from the Fund under certain specific conditions   |   |
| <b>Performance fee:</b>   | 0.00% for the year ending December 31, 2021. 10.00% of the Fund's net performance higher than the high water mark plus the performance of the Benchmark Index. The performance fee is crystallised at each end of financial year. The Fund's underperformance compared to the Benchmark Index over a maximum period of five years is clawed back before any performance fee becomes payable. The performance fee may vary from year to year according to the formula described above. |

## Past performance

Annual performance of  
EuroGovies Risk Balanced - SI (EUR) (in %)



Past performances are not a reliable indicator of future results. The performance is disclosed in Euro (EUR) and net of all fees charged to the Fund. The Fund was created on 18 November 2014.

## Practical information

### ■ Custodian: Société Générale Luxembourg.

Further practical information about the Fund, the latest prospectus, as well as the latest annual reports and any subsequent half yearly-report are available in French or in English, free of charge from the client servicing department of the management company, 91-93, boulevard Pasteur, 75015 Paris, France. The Fund is a sub-fund of the Company LYXOR INVESTMENT FUNDS. The prospectus, as well as the latest annual reports and any subsequent half yearly-report are established for the entire Company.

Assets and liabilities of each Sub-Fund are segregated by law (i.e. assets of the Fund can not be used to pay the liabilities of other sub-funds of the Company). If applicable, conversion rules between sub-funds are detailed in the prospectus of the Company.

### ■ Additional information: the net asset value and other share class information (if any), are available on [www.amundi.com](http://www.amundi.com).

Information on market makers, exchanges and other trading information are available on the page dedicated to the Fund on the website [www.amundi.com](http://www.amundi.com). The indicative net asset value is published in real time by the exchange during trading hours.

### ■ Tax: the tax legislation applicable in the member state where the Fund is registered may have an impact on investors. Please contact your usual tax counsel for any further information.

Amundi Asset Management 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 of the Fund.

The details of the management company's updated remuneration policy are available at [www.amundi.com](http://www.amundi.com) or free of charge upon written request to the management company. This policy describes in particular the methods for calculating the remuneration and benefits of certain categories of employees, the bodies responsible for their allocation and the composition of the Compensation Committee.

The Fund is authorized in Luxembourg and supervised by the Commission de surveillance du secteur financier. Amundi Asset Management is regulated by the Autorité des marchés financiers.

The key investor information is accurate and up to date as at June the 1st, 2022.