KEY INFORMATION DOCUMENT

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

Product: **PLURIMA Mosaico A Retail EUR**

PRIIP manufacturer: **European and Global Investments Ltd.**

ISIN: IE00BF13LL09

website: www.egifunds.com Contact number: +353 1 237 4689

The Central Bank of Ireland is responsible for supervising European and Global Investments Ltd. in relation to this Key Information Document

This PRIIP is authorised in Ireland

European and Global Investments Ltd. is authorised in Ireland and regulated by the Central Bank of Ireland.

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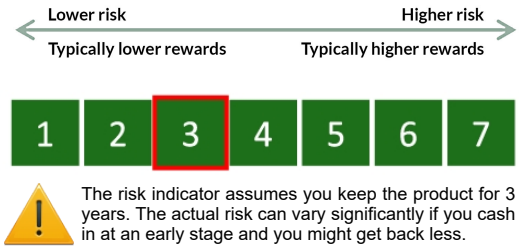
WHAT IS THIS PRODUCT?

Type	The Fund is a sub-fund of Plurima Funds, an open-ended umbrella unit trust established as an Undertaking for Collective Investment in Transferable Securities ("UCITS"), authorised by the Central Bank of Ireland.
Objectives	• The investment objective of the Sub-Fund is to achieve capital appreciation in the medium to long term by investing primarily in a diversified and actively managed global portfolio of equity and debt securities. • To achieve its objective the Fund invests in a diversified global portfolio of equity, equity-related securities, debt and debt-related securities, and Collective Investment Schemes (such as ETFs, REITs, ETC) in a manner consistent with environmental, social and governance ("ESG") principles. This fund is categorised as Article 8 SFDR. The fund promotes environmental or social characteristics, but does not currently commit to investing in sustainable investments. • There are no constraints on equity and equity-related securities listed on Regulated Exchanges. • The Fund may invest in debt and debt-related securities (such as fixed and floating rate bonds) as well as certificates and notes linked to equities, which may be rated "investment-grade" or may be below "investment-grade" or unrated and will be listed or traded on one or more Recognised Exchanges. • The Fund may have an exposure to commodities through investing in ETCs. Such exposure will not exceed 35% of the net assets of the Fund. • The Fund may invest up to 30% of its net assets in REITs securities which are closed-ended investment schemes and listed and traded on a Recognised Exchange. • The Fund may hold or maintain liquid assets, such as money-market, time deposits, and variable rate notes with a credit rating of at least A2 (Moody's) or equivalent. • The Fund may invest in open-ended collective investment schemes, selected on the basis of performance indicators, which pursue a range of strategies (equity, fixed income and absolute return investment strategies). Up to 10% of the net assets of the Fund may be invested in UCITS funds. • The Fund may utilise financial derivative techniques and instruments, such as futures, options, forward currency contracts, and contracts for differences. These financial derivative instruments may be traded on one or more stock markets or may be negotiated directly with financial institutions. • The Fund is actively managed without reference to any benchmark meaning that the Portfolio Manager has full discretion over the composition of the Fund's portfolio, subject to the stated investment objectives and policies. • This Unit Class does not distribute income. All income is reinvested. • This Unit Class is priced in EUR. • You may redeem your units in the Fund on each Irish business day. Please refer to the Prospectus for further information, available at www.egifunds.com.
Intended retail investor	The Fund is intended for retail investors, professional clients and suitable counterparties with knowledge and/or experience of these types of products and with the ability to bear losses up to the amount invested in the Fund (see "How long should I hold it and can I take my money out early?").
Insurance benefits and costs	The Fund does not offer any insurance benefits.

Product Term	The Fund does not have a fixed term of existence or maturity period.

WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

Risk Indicator



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you might get back less.

The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets.

We have classified this product as 3 out of 7 which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of the Fund to pay you. This classification is not guaranteed and may change over time and may not be a reliable indication of the future risk profile of the Fund.

Be aware of currency risk. The currency of this share class may be different from that of your country. As you may receive payments in the currency of this share class and not that of your country, the final return will depend on the exchange rate between these two currencies. This risk is not considered in the indicator shown above.

For a detailed description of the risks incurred in holding this Fund please refer to the Prospectus.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

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, which may include input from benchmark(s) / proxy, over the last ten years. The stressed scenario shows what you might get back in extreme market circumstances. Markets could develop very differently in the future. The investment scenarios assume that you invest EUR 10,000.

Investment Scenarios		1 year	3 years
Stressed scenario	What you might get back after costs	6,772.93 EUR	7,7230.7 EUR
	Average return each year	-32.27%	-10.24%
Unfavourable scenario	What you might get back after costs	9,116.23 EUR	8,636.55 EUR
	Average return each year	-8.84%	-4.77%
Moderate scenario	What you might get back after costs	10,110.18 EUR	10,331.64 EUR
	Average return each year	1.1%	1.09%
Favourable scenario	What you might get back after costs	11,207.94 EUR	12,354.39 EUR
	Average return each year	12.08%	7.3%

WHAT HAPPENS IF EUROPEAN AND GLOBAL INVESTMENTS LTD. IS UNABLE TO PAY OUT?

The assets of the Fund are held in safekeeping by its depositary, CACEIS Bank, Ireland Branch (the “Depositary”). In the event of the insolvency of the Manager, the Fund’s assets in the safekeeping of the Depositary will not be affected. However, in the event of the Depositary’s insolvency, or someone acting on its behalf, the Fund may suffer a financial loss. However, this risk is mitigated to a certain extent by the fact the Depositary is required by law and regulation to segregate its own assets from the assets of the Fund. The Depositary will also be liable to the Fund and the investors for any loss arising from, among other things, its negligence, fraud or intentional failure properly to fulfil its obligations (subject to certain limitations).

WHAT ARE THE COSTS?

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.
The amounts shown here are the cumulative costs of the product itself and of the investment options, for three different holding periods. They include potential early exit penalties. The figures assume you invest EUR 10,000.00. The figures are estimates and may change in the future. The costs for the investor vary on the basis of the underlying investment option(s) chosen.

Cost over time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment 10,000.00 EUR Scenario	If you cash in 1 year	If you cash in 2 years	If you cash in 3 years
Total costs (EUR)	646 EUR	1092 EUR	1539 EUR
Impact on return (RIY) per year (%)	6.46%	5.46%	5.13%

The table below shows:

Composition of costs

This table shows the impact on return per year			
One-Off costs	Entry costs	0%	The impact of the costs you pay when entering your investment. The impact of costs is already included in the price. This does not includes the costs of distribution of your product.
	Exit costs	Up to 2%	The impact of the costs of exiting your investment at the end of the recommended holding period.
Ongoing costs	Portfolio transaction costs	0.91%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	2.91%	The impact of the costs that we take each year for managing your investments and other recurring costs.
Incidental costs	Performance Fee	0.27%	The impact of the performance fee (if any).
	Carried interests	N/A	The impact of carried interests (if any).

HOW LONG SHOULD I HOLD IT AND CAN I TAKE MONEY OUT EARLY?

Recommended holding period: 3 years

The recommended holding period (RHP) has been calculated in line with the investment strategy of the Fund and the time frame in which it is expected that it will be possible to achieve the investment objective of the Fund. Any investment should be considered against your specific investment needs and appetite for risk. European and Global Investments Ltd. has not considered the suitability or appropriateness of this investment for your personal circumstances. If you are in any doubt about the suitability of the Fund to your needs you should seek appropriate professional advice. Details of dealing frequency can be found under “What is this product?”. You may receive less than expected if you cash in earlier than the RHP. The RHP is an estimate and must not be taken as a guarantee or an indication of future performance, return or risk levels. Please see the “What are the costs?” section for details of any exit fees.

HOW CAN I COMPLAIN?

If you are not entirely satisfied with any aspect of the service you have received and you wish to complain, details of our complaints handling process are available on request. Alternatively you may write to the manager European and Global Investments Ltd., Pembroke House, 28-32 Upper Pembroke Street, Dublin 2, D02 EK84, Ireland.

OTHER RELEVANT INFORMATION

The latest version of this document, the past performance of the Fund, the latest annual report and half-yearly report and any additional information issued to shareholders can be obtained free of charge, in English, from www.egifunds.com. Copies of the Prospectus are available in English and Italian. A summary of investor rights associated with an investment in the Fund shall be available in English from http://www.egifunds.com/InvestorRights.pdf. The Remuneration Policy of European and Global Investments Ltd, which describes how remuneration and benefits are determined and awarded, and the associated governance arrangements, is available at www.egifunds.com or on request from the registered office of the Manager. You can find information related to the product past performance up to the last 10 years and to previous monthly performance scenario calculations at: www.egifunds.com/scenarios/IE00BF13LL09.pdf and www.egifunds.com/pastperformance/IE00BF13LL09.pdf