

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 understanding the nature, risks, costs, potential gains and losses of this product and to help you comparing it with other products.

Product: Mediolanum Invesco Balanced Risk Coupon Selection S - A Units

Issuer: Mediolanum International Funds Limited ("the Manager")

ISIN: IE00B9M3LG26

Website: www.mifl.ie

Telephone Number: +353 1 2310 800

The Central Bank of Ireland is responsible for supervising Mediolanum International Funds Limited in relation to this Key Information Document (KID). This Packaged retail investment and insurance product (PRIIP) is authorised in Ireland. Mediolanum International Funds Limited is authorised in Ireland and regulated by the Central Bank of Ireland.

KID production date: 12/09/2024

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

- **Type:** The product is a Sub-fund of Best Brands (the Fund), an open-ended umbrella Unit Trust established by Mediolanum International Funds Limited as a UCITS (Undertakings for Collective Investment in Transferable Securities) pursuant to the provisions of the UCITS Regulations and governed by Irish law.
- **Term:** This is an open ended fund with no maturity date. In certain circumstances, as described in the Fund prospectus, the Sub-Fund may be unilaterally terminated following written notice to unitholders subject to compliance with the Fund prospectus and applicable regulation.
- **Objectives:**
 - The Sub-Fund's objective is to achieve, over the medium-long term, a return on your investment in the form of capital growth and to pay periodic dividends. Such periodic dividends shall be reinvested for accumulating share classes.
 - The Sub-Fund invests in global (including emerging market) fixed income securities (such as bonds issued by companies or governments), equities (listed shares), equity related securities and commodities (marketable goods such as copper and oil) either directly and/or indirectly (by investing in funds and/or financial derivative instruments (FDIs)).
 - The Sub-Fund invests in Invesco range funds which are selected following Manager evaluation of: investment team strength, underlying investment process quality, opportunity for future capital growth and ability to pay dividends.
 - The Sub-Fund will seek exposure to investments which, in the Manager's opinion, promote environmental or social characteristics and, while it does not have as its objective a sustainable investment, it will have a minimum proportion component of sustainable investments (i.e., investments in companies which, in the Manager's opinion, contribute to an environmental or social objective provided that such investments do not significantly harm any of those objectives and that the investee companies follow good governance practices). For further information on minimum commitments, please refer to the SFDR Annex appended to the Sub-Fund's Information Card.
 - The fixed income securities invested in may be rated investment grade (by a generally recognised international rating agency), below investment grade or unrated.
 - The Sub-Fund may use financial derivative instruments (FDIs) whose performance is linked to that of underlying security(s) or asset class(es). Their use may be for efficient portfolio management, hedging and/or direct investment purposes.
 - The Sub-Fund may enter into securities lending transactions.
 - The Sub-Fund is actively managed (meaning that the Manager has full discretion over the composition of the Sub-Fund's portfolio of assets) and is not managed with reference to any benchmark.
 - The Manager has flexibility to change the Sub-Fund's asset allocation at any time and has discretion to select investments within each asset class.
 - The Sub-Fund is compatible with investors that can bear and/or afford to fully or partially lose the capital invested and are comfortable with no capital guarantee.
 - Income and gains generated by the unit class will be reinvested. No dividend will be paid.
 - Units can be bought or sold on any business day from the Fund's Administrator. Please refer to the Prospectus and Sub-Fund Information Cards, in the sections titled 'Investment Objectives and Policies' for more detailed information.
- **Intended retail investor:** This investment product has been developed for distribution in Europe and intended for retail investors (including those with a basic knowledge of financial instruments) who can accept the risk noted in the Risk Indicator section.

| | If you exit after 1 year | If you exit after 7 years |
|-------------------------------|--------------------------|---------------------------|
| Total costs | € 61 | € 1,103 |
| Annual cost impact (*) | 6.3% | 4.0% each year |

(*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be 3.9% before costs and -0.1% after costs.

Composition of Costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|--|--|--------------------------|
| Entry costs | A maximum of 3% of the amount you pay in when entering this investment. This includes the costs of distribution of your product. | € 30 |
| Exit costs | We do not charge an exit fee for this product, but the person selling you the product may do so. | € 0 |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | 2.78% of the value of your investment per year. This is an estimate based on actual costs over the last year. | € 27 |
| Transaction costs | 0.04% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | € 0 |
| Incidental costs taken under specific conditions | | |
| Performance fees and carried interest | The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. The Performance Fee applicable to each unit class is equal to a percentage of the amount by which the Net Asset Value (NAV) per unit of each unit class exceeds the Performance Target Value, calculated annually. Please see the Prospectus and relevant Share Class Information Card for more detail. | € 4 |

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

Recommended holding period: 7 years

The recommended holding period (RHP) has been calculated in line with the investment strategy of the Sub-Fund and the timeframe in which it is expected that it will be possible to achieve the investment objective of the Sub-Fund. The investor has the right to totally or partially redeem the contract on any valuation day, collecting the redemption value calculated based on the value of the shares of the Sub-Fund on the date the request is received by the Manager, without any redemption fee being applied. We recommend that you hold the investment at least until the end of the recommended holding period in order to fulfil the objectives of this product. This product may not be suitable for investors who plan to redeem their contract before the end of the recommended holding period. The product does not provide any guarantee of return on the expiration of the recommended time horizon, and any redemption before that date may compromise the investment performance. Please refer to the Prospectus for further details.

How can I complain?

If you wish to raise a complaint regarding the product, you can write to Banca Mediolanum SpA, Complaints Department, Via F. Sforza 15, 20079 Basiglio, Milan 3 - Milan, or submit your complaint via email to ufficioreclami@mediolanum.it or PEC ufficioreclami@pec.mediolanum.it. Further information is available on the Manager's website (www.mifl.ie).

Other relevant information

The Sub-Fund's assets are held with CACEIS Investor Services Bank S.A., Dublin Branch and are segregated from the assets of other Sub-Funds of the Fund.

Further information about the Sub-Fund, including information in relation to past performance for the past ten years, is available at www.mifl.ie. The current Prospectus, the most recent financial statements and other unit class versions of this document are available free of charge, in the official language for each country, at www.mifl.ie, from the Distributors or by writing to Mediolanum International Funds Limited, 4th Floor, The Exchange, George's Dock, IFSC, Dublin 1, D01 P2V6, Ireland.

Details of the Manager's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are determined and awarded, the associated governance arrangements, and the identity of persons responsible for awarding the remuneration and benefits are available at www.mifl.ie/products. A paper copy is available free of charge upon request from the Manager.

The Sub-Fund is subject to taxation legislation in Ireland, which may have an impact on your personal tax position as an investor in the Fund.

Mediolanum International Funds Limited 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 for the Fund.

You may convert units in the Sub-Fund for units in other Sub-Funds of the Fund. Further information and provisions are in the Prospectus in the section titled 'Switching'.