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.

Willerfunds Private Suite Eurizon Diversified Credit (ISIN LU3450060952-Class I)

PRODUCT

Product: Willerfunds Private Suite Eurizon Diversified Credit - Class I
Manufacturer: Fideuram Asset Management (Ireland) dac
Website: www.fideuramassetmanagement.ie
Contact: +352 1- 6738003

Competent Authority: Fideuram Asset Management (Ireland) dac is authorised in Ireland and regulated by Central Bank of Ireland as a Management Company as defined in Article 2(1), point (b), of Directive 2009/65/EC. This PRIIP is a Luxembourg UCITS managed by Fideuram Asset Management (Ireland) dac under the freedom to provide services in Luxembourg in accordance with Article 16 of Directive 2009/65/EC.

This key information document is valid as at 2026-10-30.

WHAT IS THE PRODUCT?

Type:
Mutual Investment Fund under Luxembourg Law governed by Part I of the Law of December 17, 2010.

Term:
This sub-fund is not subject to any fixed term. The Fund is established for an unlimited duration; it may be dissolved at any time with the mutual approval of the Management Company and the Depositary Bank. The-Fund shall be liquidated in the cases provided for in Article 22 of the Law of December 17, 2010. The Management Company may decide to enter into liquidation the Sub-Fund in case of extraordinary events such as changes in the political, economical or monetary situation or when the net asset of the Sub-Fund is less than a minimum level for the Sub-Fund to be operated in an economically efficient manner, as further described in the Prospectus.

Objectives:
The Sub-fund aims to generate positive returns, measured in Euro, by delivering total return through both income and capital appreciation. The Investment Manager will follow a value-oriented strategy that seeks attractive income and aims to generate risk-adjusted total return by actively allocating across global Credit sectors. A positive performance is not guaranteed and while the Sub-fund aims to achieve positive return in all market conditions, it may not always achieve this objective. The Sub-fund will seek to achieve its investment objective by investing in a diversified bond portfolio consisting primarily of corporate bonds (both fixed and floating rate) issued by corporations.
The Sub-fund mainly invests, either directly or through derivatives, in a wide range of corporate bonds denominated in any currency. The Sub-fund may invest significantly in below investment grade bonds. These investments have no geographical limits.
The Sub-fund's portfolio may include: fixed-interest and floating rate securities, non-investment grade securities, asset backed securities ("ABS"), collateralised loan obligations (CLOs) and commercial mortgage-backed securities ("CMBS"), contingent convertible securities ("CoCos"), currencies, derivatives and cash.
The Sub-fFund may invest its net asset value:
- up to 20% (cumulatively) in asset backed securities (ABS), collateralised loan obligations (CLOs) and commercial mortgage-backed securities ("CMBS")
- up to 10% in CoCos;
- up to 30% in emerging market currency;
- up to 10% in distressed securities or in defaulted securities;
- up to 30% in units / shares of UCITS and / or UCIs, including exchange traded funds ("ETF");
- up to 5% in debt securities issued by Mainland China issuers through Bond Connect program;
- up to 35% in money-market instruments;
- up to 30% in government bonds, corporate bonds (IG and Non IG) issued by entities located in emerging markets.

The Sub-fund is actively managed. The Sub-fund is not managed in reference to a benchmark. The Sub-fund may use financial derivative instruments for the purpose of investment and risk hedging. The Sub-fund may invest in derivative instruments which may include, without limitation, exchange traded and over-the-counter options such as foreign currency contracts, futures, swaps (including currency swaps, interest rate swaps, credit default swaps, unfunded total return swaps (which underlying assets could be, without being limited to, fixed income, foreign exchange, fixed income futures, index futures, options on financial derivative instruments and ETF including iBox HY and iBox USD Liquid High Yield Index), bond and interest rate futures options, currency options, interest rate options and swaptions.
In aggregate, the non-EURO currency exposure will not exceed 40% of the Sub-fund's net assets.
The Sub-fund has been categorized as an ESG Promotion Strategy Sub-fund, as promoting, among other characteristics environmental and social characteristics, which are a binding component, for the assets selection and investment decision-making process, and the companies in which the Sub-fund shall invest in need to follow good governance practices, in accordance with article 8 of the SFDR.
More information relating to the environmental and social characteristics of the Sub-fund is provided in the Appendix to the Prospectus in accordance with SFDR and Commission Delegated Regulation (EU) 2022/1288.

This is a capitalization Unit-Class which reinvests all income generated by the Sub-Fund.
You may request to redeem the units held at any moment, in accordance with the Prospectus.

Intended Retail Investor:
The Sub-fund is suitable for investors who look for medium term investments and have a preference for sustainable ESG strategies.The investor must be able to accept a certain volatility and the possibility of losing a part of the invested amount. This product is for investors who meet the conditions for accessing the product in question (see prospectus) with any level of knowledge and experience. Investors should understand the product risks and only invest if they can bear potentially substantial losses. This class is reserved to Institutional Investors

Depositary : STATE STREET BANK INTERNATIONAL GmbH, Luxembourg Branch. Copies in English of the latest annual and semi-annual reports of the Prospectus and of the Management Regulations may be obtained free of charge at any moment at the registered office of the Management Company,

at the offices of STATE STREET BANK INTERNATIONAL GmbH, Luxembourg Branch, and of the Distributor. They are also available on the website www.fideuramireland.ie.The latest price of the unit is available every business day in Luxembourg at the offices of the Depositary and on the website www.fideuramireland.ie.The Remuneration policy is available on the website http://www.fideuramireland.ie/en/policy/. A paper copy of the summarized remuneration policy is available free of charge upon request.For information on Reg. 2019/2088 ("SFDR"), please refer to the "Sustainability" section on the website www.fideuramireland.ie.The Fund is subject to the Luxembourg tax legislation. Said legislation may have an impact on your personal tax position.

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

Risk indicator



The summary risk indicator ("SRI") 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 or because we are not able to pay you.
We have classified this product as class 2 out of 7, which is a low-risk class.
This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity of the fund to pay you.

The risk indicator assumes you keep the product for a minimum of 4 years.

Other risks materially relevant not included in the SRI: Counterparty Risk, Credit Risk, Derivatives Risk, Cocos risk, China Risk, Emerging Market risk,Liquidity Risk, Regulatory risk,

Performance scenarios

Recommended minimum holding period: 4 years **Investment: 10 000 EUR**			
Scenarios **Scenarios Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.**		**1 year**	**4 years** (recommended holding period)
Stress	**What you might get back after costs**	8 080 EUR	**7 980 EUR**
	Average return each year	- 19.2%	- 5.5%
Unfavourable	**What you might get back after costs**	9 040 EUR	**9 860 EUR**
	Average return each year	- 9.6%	- 0.4%
Moderate	**What you might get back after costs**	10 390 EUR	**11 300 EUR**
	Average return each year	3.9%	3.1%
Favourable	**What you might get back after costs**	11 490 EUR	**13 160 EUR**
	Average return each year	14.9%	7.1%

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 fund completed where applicable by that of its reference framework over the last 10 years. Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
This type of scenario occurred for an investment between 2016 - 2026.
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 HAPPENS IF FIDEURAM ASSET MANAGEMENT (IRELAND) DAC IS UNABLE TO PAY OUT?

There is no compensation or guarantees for investors in the event of the insolvency of the Management company. It is specified that each mutual investment fund constitutes an autonomous and separate asset in all respects from the assets of the Management company and from that of each investor as well as from any other assets managed by the same Management company. Furthermore, the Management company is liable exclusively for the obligations contracted on behalf of the sub-fund with the assets of the same fund. On those assets actions by creditors of the Management company or creditors of the depositary or sub-depositary are not permitted. The creditors of individual investors are permitted to take action only on the units/shares held by the individual investors. The Management company may in no case use, in its own interest or in the interest of third parties, the assets belonging to the managed funds.

WHAT ARE THE COSTS?

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

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 does. 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.

- EUR 10 000 is invested.

Investment: 10 000 EUR	**If you exit after 1 year**	**If you exit after 4 years**
Total Costs	113 EUR	**503 EUR**
Annual Cost Impact*	1.1%	1.1%

*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 4.2% before costs and 3.1% after costs.

Composition of Costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	There is no entry fee for this product.	N/A
Exit costs	There is no exit fee for this product.	N/A
Ongoing costs		
Management fees and other administrative or operating costs	0.66% of the value of your investment per year. This amount is based on costs incurred for the custody, the administration and the management of the product.	66 EUR
Portfolio transaction costs	0.47% 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.	47 EUR
Incidental costs taken under specific conditions		
Performance Fee	There is no performance fee for this product.	N/A

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

Recommended minimum holding period: 4 years

The above mentioned period has been defined in accordance to the product characteristics. It is determined on the basis of the sub-fund's risk and reward profile. Your ideal holding period may be different from this minimum recommended holding period. If the holding period is shorter than the recommended minimum, this may have a negative impact on the sub-fund's risk and reward profile. We recommend that you discuss this with your advisor. You may request to redeem the units held at any moment, and on any business day, in accordance with the Prospectus. Any costs are shown under "Composition of costs" above.

HOW CAN I COMPLAIN?

Any complaints must be sent by the investor to Fideuram Asset Management (Ireland) DAC in writing and according to one of the following methods indicated: registered letter with return receipt; e-mail to the address: info@fideuramireland.com. Complaints are considered validly received by the Management Company if they contain at least the following information: identification details of the person submitting the complaint; reasons for the complaint, details of the economic damage; sign-off or other element allowing for the identification of the investor.Complaints can also be sent by the investor to the authorized Distributors in the countries where the units of the sub-fund are distributed.

OTHER RELEVANT INFORMATION

Alongside this document, we invite you to carefully consult the Prospectus on our website.
The past performances of this product can be found here (http://www.fideuramireland.ie/past-perf/LU3450060952_en). Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.
The previous scenarios document for this product can be found here (http://www.fideuramireland.ie/previous-perf-scenarios/LU3450060952_en).