

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

**FAB GLOBAL BALANCED FUND**  
A Sub-Fund of Diversified Growth Company (abbreviated as D.G.C.). (the "Fund")  
Share Class: A EUR - ISIN: LU0953300703  
The Management Company of the Fund is NS Partners Europe SA

Objectives and Investment Policy

Objectives

- The Sub-Fund's objective is to provide superior risk-adjusted returns through a balanced investment approach, with a focus on capital preservation.

Investment policy

- The Sub-Fund is structured as a balanced asset allocation Sub-Fund with the aim of keeping a carefully selected portfolio of investments diversified across various asset classes and investments styles.
- The Sub-Fund will invest into instruments without any geographical restriction or limitation into stocks, bonds, money market instruments, UCITS and other instruments (indices and ETFs).
- Derivatives will be used for efficient portfolio management purposes.
- The Sub-Fund will achieve its objectives by investing up to 100% of its assets in equities and bonds, directly and indirectly, through targeted UCITS whose management fee shall not exceed 3% of their respective net asset values.
- Investments in fixed income securities will not exceed the limit of 65% of the net assets of the Sub-Fund. From 0 to 30% of the net assets of the Sub-Fund will be invested in securities which are not rated investment grade ensuring that liquidity is at least weekly.
- Foreign exchange contracts, futures and options may be used for the purpose of hedging risks.
- The assets of the Sub-Fund may be invested in securities which are denominated in currencies other than the Base Currency. The portfolio manager shall seek to hedge the exposure of the Sub-Fund to currencies other than the Base Currency but will have foreign currency exposure from 0 to a maximum of 35%.
- Derivatives may be used to a limited extent if there are significant subscriptions or if the Investment Manager would like to hedge the portfolio. In such cases, the Sub-Fund may use derivatives with a commitment exposure of approximately 20%

and in any case no more than 100% according to Article 42 (3) of the Investment Fund Law.

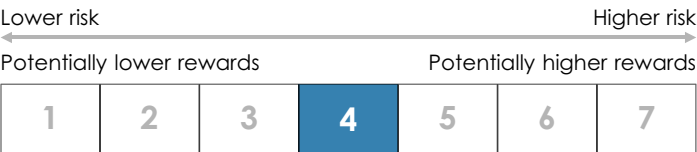
- The Sub-Fund is actively managed with no reference to a benchmark.

Additional information

- **Reference currency:** EUR
- **Share class currency:** EUR
- **Initial minimum subscription amount:** EUR 10,000
- **Valuation Day:** Every Wednesday of the week which falls on a full bank business day in Luxembourg (a "Business Day") or otherwise the next Business Day and the last day of each month falling on a Business Day.
- **NAV Publication Day:** Two Business Days in Luxembourg after the Valuation Day.
- **Dealing Day:** The next Business Day following a Valuation Day. Investor Shares will be valued for subscription, redemption, exchange or conversion on the Valuation Day immediately preceding the Dealing Day.
- **Subscription, redemption and conversion** requests must be received before 11:00 a.m., local time in Luxembourg, 1 Business Day preceding the Dealing Day. Requests received after such cut-off time will be processed and made as of the next available Dealing Day.
- **Payment** for subscriptions and redemptions must be done within 3 Business Days after the Dealing Day.
- **Dividends:** The Share Class is accumulating. The Board of Directors may, if thought fit and appropriate, propose to the shareholders the payment of a dividend.
- **Typical investor profile:** The Sub-Fund is intended for investors who favour a balanced approach based on investments on the equity and bonds markets, depending on the changes in economic conditions, with a medium term investment horizon.

For full investment objective and policy details, please refer to the Prospectus.

Risk and Reward Profile



The above indicator shows the risk and reward characteristics of the Sub-Fund based on the Sub-Fund's historical performance over the last 5 years. Where a 5-year performance history is not available, the history has been simulated on the basis of an appropriate benchmark index.

The indicator above is based on historical data and thus may not be a reliable indication for the future.

The indicated risk category is not guaranteed and may change over time.

The indicator helps investors have a better understanding of the potential gains and losses of the Sub-Fund. Even the lowest category does not mean a risk-free investment.

The Sub-Fund is classified in the category indicated above due to the fluctuations of its simulated past performance.

Other risks not captured by the risk indicator:

- **Concentration Risk:** To the extent that the Sub-Fund's investments are concentrated in a particular company, the Sub-Fund may be susceptible to losses due to adverse occurrences affecting that company.
- **Counterparty Risk:** The Sub-Fund may realise losses should a counterparty fail to meet its contractual obligation, especially in the case of derivatives traded Over-The-Counter (OTC).
- **Credit Risk:** The risk that the borrower or a counterparty may fail to repay or otherwise withstand contractual obligations to the Sub-Fund.
- **Liquidity Risk:** The Sub-Fund is invested in markets that may be affected by a decrease of liquidity. Such market conditions would impact the prices at which the Fund Manager opens and closes positions.
- **Operational Risk:** The Sub-Fund is exposed to operational risks whereby losses can occur as a result of inadequate or failed internal processes and systems, human factors or external events.

For full disclosure of risks, please refer to the Prospectus.

## Charges

The charges are used to pay costs of running and managing the Fund, including marketing and distribution costs. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest

Entry charge	5.00%
Exit charge	None

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

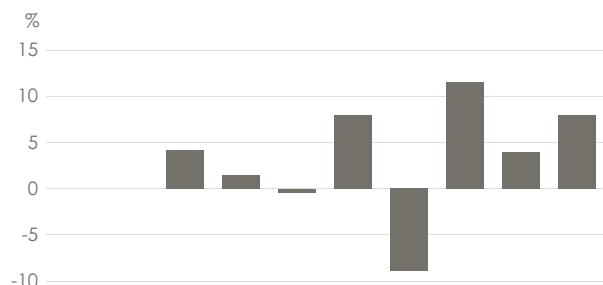
### Charges taken from the Sub-Fund over a year

Ongoing charges	1.83%
Performance fee	None

The ongoing charges figure is based on the last year's expenses, for the year ending December 2021. It includes almost all costs of dealing in the Sub-Fund's underlying investments. The Fund's annual report for each financial year will include details on the exact charges made. This figure may vary from year to year. In some cases you might pay less - you can find this out from your financial advisor.

**For more information about charges, please refer to the Prospectus.**

## Past Performance



The chart shows the Share Class' annual performance for each full calendar year since launch on 10/07/2013, it is expressed as a percentage change of the Share Class' net asset value at each year-end.

Performance is shown after deduction of ongoing charges.

Any indication of past performance is not a reliable indicator of future performance.

The currency of this share class is EUR.

## Practical Information

- **Management Company:** NS Partners Europe SA, 11 Boulevard de la Foire, L-1528 Luxembourg
- **Investment Manager:** The Forum Finance Group S.A., 6, rue de la Croix d'Or, CH-1204 Geneva, Switzerland
- **Auditors:** PricewaterhouseCoopers, Société coopérative, 2 rue Gerhard Mercator B.P. 1443, L-1014 Luxembourg
- **Administrative, Register and Transfer Agent:** Apex Fund Services S.A., 3, rue Gabriel Lippmann, Münsbach, L-5365 Luxembourg
- **Depository Bank & Paying Agent:** UBS Europe SE, Luxembourg Branch, 33A avenue J.F. Kennedy, L-1855 Luxembourg
- **Price publication:** The latest prices of the shares are available on Bloomberg and [www.fundsquare.net](http://www.fundsquare.net).
- **Tax legislation:** The Sub-Fund is subject to the tax laws and regulations of Luxembourg. Depending on the investor's country of residence, this might have an impact on the personal tax position of the investor. For further details, the investor should consult a tax adviser.
- **Liability statement:** D.G.C. 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.
- **Switching:** Investors may switch between shares of the D.G.C. umbrella Fund. Please see the Prospectus or contact your financial advisor for details.
- **Remuneration policy:** Information regarding the Management Company's remuneration policy in accordance with Directive 2014/91/EU amending Directive 2009/65/EC (the "UCITS V Directive") is available free of charge at [www.nspgroup.com/nsfunds](http://www.nspgroup.com/nsfunds).
- **Further information:** This key investor information document relates to a Sub-Fund forming part of the D.G.C. umbrella Fund. The Prospectus and annual and semi annual reports are prepared for the entire umbrella Fund and may be obtained free of charge, in EN, from the registered office of the umbrella Fund, 3, rue Gabriel Lippmann, Münsbach, L-5365 Luxembourg or the appointed distributors.