

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

19/02/2025

PROSPER STARS & STRIPES FUND Class I USD ISIN: LU0723589023

A sub-fund of PROSPER FUNDS SICAV, SICAV under Luxembourg law with an indefinite term • Initiator of the product: Degroof Petercam Asset Services S.A., a subsidiary of Banque Degroof Petercam Luxembourg S.A. • www.dpas.lu • dpas@degroofpetercam.lu • +352 4535451 • Degroof Petercam Asset Services S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier

What is this product?

Type Accumulation shares (shares for which income and capital growth are retained in the share price) of a sub-fund of a SICAV, a regulated open-ended fund whose sub-funds are independent from a liability point of view.

Investment objectives and policy

Objective(s) To increase the value of your investment over the long term.

Benchmark(s) The fund is managed without reference to an index.

Investment policy Under normal market conditions, the sub-fund invests primarily in small- and mid-cap company shares in North America. It may use derivatives to hedge against market fluctuations, reduce costs or even generate additional revenue.

Investment process As part of the active management of the sub-fund, the manager uses market analysis to select securities that it believes have above-market growth potential.

ESG approach The manager does not systematically integrate environmental, social and governance (ESG) factors into his/her analysis of risks and opportunities and may invest in issuers with a low ESG profile.

SFDR category Article 6 (financial product that does not promote environmental or social characteristics, or does not have a sustainable investment objective according to European regulations (SFDR)).

Base currency USD

Planning your investment

Product availability This sub-fund is available, with or without advice, for retail investors with basic financial knowledge and professional investors.

Investor profile This sub-fund is intended for investors who understand the risks of the sub-fund and are: (i) seeking long-term growth-oriented investment, (ii) interested in exposure to the developed equity markets (for core investment or diversification purposes), (iii) and have an elevated tolerance for risk and can tolerate substantial loss.

Placing orders You can buy, exchange or sell shares of the sub-fund every full Luxembourg business day.

Terms to understand

Share Financial security corresponding to a share of a company's capital and generally giving the right to dividends.

Derivative instrument Any financial security whose value is linked to one or more interest rates, indices, equities, currencies, commodities or other underlyings.

Depository: Banque Degroof Petercam Luxembourg S.A.

For more information, including the prospectus and financial reports, see "Other relevant information" on page 3.

What are the risks and what could I get in return?

Risk indicator



The risk indicator assumes that you keep the product for at least **4 years**. The actual risk can vary significantly if you cash in before maturity and you may get back less.

The risk indicator is designed to help you compare the risks of investment products. It uses the required calculation methodology, which includes market movements and the risk that the product manufacturer cannot pay out as required. The risk indicator is not guaranteed and may change over time.

All investments involve risk. The value of your investment in this product can go up and down, and you could lose some or all of your investment. This product is rated at the medium risk level (4 out of 7). Poor market conditions are very likely to reduce the value of your investment.

The sub-fund's risk level reflects the following:

- Equity investments have higher volatility and risk than bonds and money market instruments.

Other important risks partly or completely unreflected in the risk indicator:

- **If your currency as an investor is different from the subscription currency of this product, changes in currency exchange rates could reduce any investment gains or increase any investment losses.**
- Unusual market conditions or unforeseeable events may magnify risks or trigger other risks such as counterparty, liquidity and operational risks (a full description of these risks is available in the prospectus).
- If you place a request to sell (redeem) shares at a time when this product has received many other sell requests, the processing of your order may be delayed, which could affect the price you receive for your shares.

Performance Scenarios

This table shows the money you could get back (net of costs) over different periods, under different scenarios, assuming you were to invest USD 10,000 in the sub-fund. You can compare this with the scenarios of other products.

The figures shown include all costs of the product itself. The figures do not take into account your personal tax situation, which may affect how much you get back.

What you will get from this product depends on future market performance.

Note that future market developments are uncertain and cannot be accurately predicted.

Recommended holding period:		4 years	
Example Investment:		10,000 USD	
Scenarios		If you exit after 1 year	If you exit after 4 years
Minimum			
Stress	What you might get back after costs	3,830 USD	4,190 USD
	Average return each year	-61.70%	-19.54%
Unfavourable	What you might get back after costs	7,700 USD	9,070 USD
	Average return each year	-23.00%	-2.41%
Moderate	What you might get back after costs	9,610 USD	12,460 USD
	Average return each year	-3.90%	5.65%
Favourable	What you might get back after costs	14,740 USD	16,230 USD
	Average return each year	47.40%	12.87%

The unfavorable, intermediate and favorable scenarios presented represent examples using the best and worst performance, as well as the average performance of the product and the appropriate index over the past 10 years. The stress scenario shows what you might get back in extreme market circumstances. The markets could evolve very differently in the future.

An index appropriate to the product was used to calculate performance.

Unfavourable scenario: this type of scenario occurred for an investment between 15/03/2021 and 29/12/2023.

Moderate scenario: this type of scenario occurred for an investment between 31/08/2018 and 31/08/2022.

Favourable scenario: this type of scenario occurred for an investment between 30/06/2017 and 30/06/2021.

What happens if Degroof Petercam Asset Services S.A. is unable to pay out?

The sub-fund's assets are segregated from those of the other sub-funds in the SICAV and from Degroof Petercam Asset Services S.A., the product manufacturer and management company of the sub-fund. Even if it were to fail, the product manufacturer could not use the sub-fund's assets to pay its debts.

The only scenario under which an investor could incur a loss is by selling shares at a time when they are worth less than what the investor paid.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

This table shows the amounts deducted from your investment to cover various costs. These amounts depend on the amount you invest, the duration of your investment and the performance of the sub-fund. The amounts shown are illustrations based on a hypothetical investment amount and different investment periods.

We have assumed that:

- for the first year, you get back the amount you invested (0% annual return);
- for the other holding periods, the product evolves as indicated in the intermediate scenario;
- USD 10,000 is invested.

	If you exit after 1 year	If you exit after 4 years
Total costs	1,609 USD	5,905 USD
Annual cost impact (*)	16.1%	10.2% 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 18,0 % before costs and 5,7 % after costs.

Composition of the costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	3,0% of the amount you pay in when entering this investment. This is the most you will pay, you could pay less.	Up to 500 USD
Exit costs	3,0% The costs of exiting your investment (redemption fee). This is the most you will pay, you could pay less.	309 USD
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1,8% of the value of your investment per year. This is an estimate based on actual costs over the last year.	177 USD
Transaction costs	4,2% This is an estimate of the costs incurred when buying and selling investments underlying the sub-fund. The actual amount will vary depending on the quantity bought and sold.	422 USD
Incidental costs taken under specific conditions		
Performance fees	Fee of 18,0% calculated on each valuation day by comparing the performance of the net asset value per share to that of a High Water Mark. The percentage of 2,0% represents the average annual performance fees paid over the last 5 years.	201 USD

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

Recommended holding period At least 4 years.

Redeeming your investment You can request to take out some or all of your money at any time. See Processing requests in *What is this product?* above.

How can I complain?

You can send an email including a description of the issue and your contact details to compliance_team_dpas@degroofpetercam.lu, or send your complaint in writing together with supporting documents, to:

Degroof Petercam Asset Services S.A.
To the attention of the Chief Compliance Officer
12, rue Eugène Ruppert
L-2453 Luxembourg.

Other relevant information

Tax and suitability information Contact your advisor or distributor.

Past performance Go to https://docs.publifund.com/pastperf/LU0723589023/en_LU. Note that past performance is not an indication of future results. The number of years in which the past performance is indicated may be less than 10 years for recent products.

Past performance scenarios Visit the website https://docs.publifund.com/monthlyperf/LU0723589023/en_LU.

Other information The latest prospectus, annual/semi-annual reports, share prices, and further product information are available in English and free of charge from Degroof Petercam Asset Services S.A., or at www.dpas.lu.