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: LAIQON - Global Equities Dynamic - share class I, a sub-fund of LAIQON SICAV

Manufacturer: Universal-Investment-Luxembourg S.A., which is part of the Universal Investment Group.

WKN / ISIN for the product: A42296 / LU3283426180
Website for contacting the manufacturer: https://www.universal-investment.com/en/contact/ or the general website: https://www.universal-investment.com
Call +352 261502-1 for more information
The Commission de Surveillance du Secteur Financier (CSSF) is responsible for the supervision of Universal-Investment-Luxembourg S.A. in relation to this key information document. The product is authorised in Luxembourg.
The manufacturer is licensed in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).
Date of production of the KID: 01/10/2026

What is this product?

Type	The product is a Luxembourg investment company with variable capital (Société d'investissement à capital variable, "SICAV") incorporated in the form of a public limited company (société anonyme, "S.A."). As an undertaking for collective investment in transferable securities ("UCITS"), it is subject to Part I of the Luxembourg Law of 17 December 2010 ("Law of 2010"), as amended.
Term	The term of the Fund is unlimited, so there is no maturity date. The Fund may be dissolved and liquidated under the specific circumstances set out in the Articles of Incorporation.
Objectives	The sub-fund is actively managed. The investment objective of the sub-fund is to achieve long-term capital appreciation. To achieve its objective, the sub-fund invests at least 51% of its net assets in equities and equity-like transferable securities. The sub-fund invests worldwide in future-oriented companies with structurally growing business models. The objective of the thematic investment strategy is to outperform the MSCI World Growth in euros. Stock analysis is based on the bottom-up principle, with a focus on long-term growth potential. The portfolio is characterised by a very concentrated and actively managed portfolio with approximately 25 individual stocks. The positions are bought with a very long-term investment horizon of over five years. The Fund may perform derivative trades in order to hedge positions or to increase its returns. The benchmark for the sub-fund is: 100% MSCI World Growth NR (EUR). The benchmark index for the sub-fund is determined by the SICAV and may be changed if necessary. The sub-fund does not aim to reproduce the benchmark. The portfolio manager may invest at their own discretion in securities or industries not included in the benchmark in order to capitalise on specific investment opportunities. The investment strategy will restrict the extent to which the portfolio holdings may deviate from the benchmark. This deviation may be material. Income shall remain in the fund (or: in this Share Class) and shall increase the value of the Shares. This key information document describes a sub-fund of a fund. The Prospectus and the annual and semi-annual report are prepared for the entire fund. The assets and liabilities of each sub-fund are segregated from those of the other sub-funds of the fund. The shareholder has the right to switch his shares in one sub-fund into shares of another sub-fund. For further information about how to exercise that right, please refer to the detailed description in the prospectus. Depositary of the fund is DZ Privatbank AG, Niederlassung Luxemburg. The prospectus and current reports, the current share prices and further information about the sub-fund or further share classes of the sub-fund can be found free of charge in English language on our homepage https://fondsfinder.universal-investment.com.
Intended retail investor	The fund is designed for investors who are capable of assessing the risks and value of the investment. The investor must be prepared and able to accept significant fluctuations in the value of the shares, and the potential of a significant loss of capital. The assessment of the SICAV should not be considered investment advice; instead, it is intended to provide the investor with an initial point of reference for determining whether the fund is appropriate for their investing experience, risk tolerance and investment horizon.

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

Risk indicator



The risk indicator assumes you keep the product for 5 years.

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 or because we are not able to pay you. We have classified this product as 4 out of 7, which is a medium risk class. This rates the potential losses from future performance at a medium level, and poor market conditions could impact our capacity to pay you. This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

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 a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 Years

Example Investment: 10,000 EUR

		If you exit after 1 year	If you exit after 5 years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	What you might get back after costs	3,110 EUR	2,540 EUR
	Average return each year	-68.94%	-23.96%
Unfavourable	What you might get back after costs	7,020 EUR	10,550 EUR
	Average return each year	-29.76%	1.08%
Moderate	What you might get back after costs	10,910 EUR	17,370 EUR
	Average return each year	9.08%	11.68%
Favourable	What you might get back after costs	13,860 EUR	21,940 EUR
	Average return each year	38.62%	17.01%

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. The stress scenario shows what you might get back in extreme market circumstances. The unfavourable scenario was based on an investment between 01/2025 and 06/2026. The moderate scenario was based on an investment between 05/2021 and 05/2026. The favourable scenario was based on an investment between 10/2016 and 10/2021.

What happens if the Manufacturer is unable to pay out?

The failure of the Manufacturer will have no direct impact on your payment, since statutory regulations required that, if the Manufacturer becomes insolvent, the fund does not become part of the insolvency assets, but rather remains separate.

What are the costs?

The person selling you this product or advising you on it may charge you other costs. If this is the case, this person will inform you of these costs (also free of charge in paper form) and explain how these costs will affect your investment.

Cost 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.
- 10,000 EUR is invested.

	If you exit after 1 year	If you exit after 5 years
Total costs	627 EUR	1,322 EUR
Annual cost impact (*)	6.3%	2.5%

(*) 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 14.2% before costs and 11.7% after costs.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.0% (currently 5.0%) of the amount you pay when acquiring this investment. The amount indicated is the maximum rate. This may be lower in individual cases. You can request the amount actually applicable for you from the distributor of the shares in the Fund.	Up to 500 EUR
Exit costs	0.0% of your investment before it is paid out to you. The amount indicated is the maximum rate. This may be lower in individual cases. You can request the amount actually applicable for you from the distributor of the shares in the Fund.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.2% of the value of your investment per year. The ongoing charges shown here are an estimate of costs, as the Fund (or, where applicable, this Share Class) does not yet exist for one year. The ongoing costs can fluctuate from year to year.	115 EUR
Transaction costs	0.1% 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.	12 EUR
Incidental costs taken under specific conditions		
Performance related fees	Performance fee: Up to 15% of the return generated by the Fund in excess of the benchmark (MSCI World Growth NR (EUR)) during the accounting period. The actual amount will vary depending on how well your investment performs.	0 EUR

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. Due to legal requirements, we are obliged to show the percentage figures with only one decimal place.

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

Recommended holding period: 5 Years

This product does not have a mandatory holding period. The recommended holding period is based either on historical data or the Manufacturer's estimate regarding the average fluctuation in the unit value, which is to be expected for this product. If you, as an investor, have a shorter investment horizon, the risk is on average higher that at the time of redemption, the unit value of the product will be lower than when you invested. There are no redemption costs or fees. However, you may return the product in accordance with the procedures indicated in the Sales Prospectus. In order to protect the interests of shareholders, the Manufacturer may decide to temporarily and partially restrict the right of shareholders to redeem their shares so that shareholders may redeem only a certain portion of their shares. In order to protect the interests of the shareholders, the Manufacturer may decide to temporarily extend the usual notice period that shareholders must observe when making redemption requests for their shares to the Manufacturer. Further details can be found in the Sales Prospectus.

How can I complain?

If you have any questions or complaints about the product, the manufacturer or customer service, please contact your customer service representative first. Complaints can also be submitted in writing to Universal Investment Luxembourg S.A., Complaint Management, 15, rue de Flaxweiler, L-6776 Grevenmacher Luxembourg or via e-mail to: Beschwerdemanagement-ui-lux@universal-investment.com. Further details on the complaint process are available at the following website: https://www.universal-investment.com/-/media/Compliance/PDF/Luxembourg-English/Complaint-Handling-Policy_UIL_EN_02-2022.pdf

Other relevant information

Information on past performance as well as a calculation of past performance scenarios which is updated monthly are available on our homepage at https://fondsfinder.universal-investment.com. Please note that this document is only a summary of the information relevant to you.
The sub-fund is subject to the laws and regulations of the Grand Duchy of Luxembourg. This may influence the manner in which you are taxed in respect to your income from the sub-fund. Information on the Manufacturer's current remuneration system can be found on our website at: https://www.universal-investment.com/de/Unternehmen/Compliance/Luxemburg/. MSCI® is a registered trade mark of MSCI Limited.