



# Key Investor Information As at: 23/01/2012

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

## Living Planet Fund - Global Equity, unit class B (ISIN: LU0169371779)

A Sub-Fund of Living Planet Fund

This Fund is managed by the Living Planet Fund Management Company S.A.

### Objectives and Investment Policy

The objective of the Sub-Fund is to achieve long-term capital growth while giving due consideration to environmental and social criteria, as well as to the liquidity of assets. The Sub-Fund invests globally in companies operating in technologies associated with the environment and considered to present investment opportunities that are likely to yield superior investment returns in the medium to long term.

Companies selected are considered to be contributing significantly towards the protection of the environment, responding to financial criteria concerning sustainability and demonstrating a link to the themes of the Fund. Focusing its investment on 8 themes, this Sub-Fund invests in: consumption, energy & climate, financial services, health, knowledge society, mobility, smart housing and water. The Fund avoids shares in companies that earn more than five percent of their revenues from production of armaments and other military products, production and processing of tobacco, production of alcohol, gambling, production of nuclear power and production of fossil fuel. Companies that are known to have seriously contravened International Labour Organisation core conventions are excluded as well.

Hedging techniques are normally not used in the portfolio, but could be when deemed appropriate.

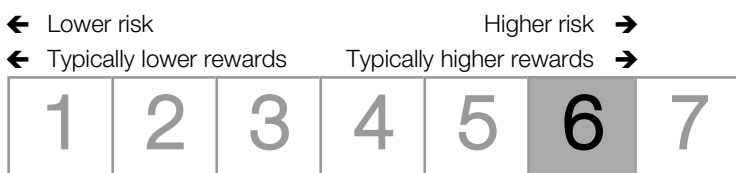
The selection of the individual securities and the management of the Sub-Fund are based on the assessment of the asset manager, Bank Sarasin & Cie AG.

The Sub-Fund does not follow a reference index. It is recommended that the investors hold the Sub-Fund for six years.

Redemption applications given prior to 5:00 p.m. Central European Time (cut-off-time) on a given business day in Luxembourg ('business day' refers to the normal bank business days i.e. each day on which banks are open during normal business hours in Luxembourg, with the exception of individual, non-statutory rest days in Luxembourg as well as days on which exchanges in the main countries in which the Sub-Fund invests are closed or 50% or more of the Sub-Fund investments cannot be adequately valued.) shall be settled on the basis of the issue price calculated for the next following business day. Payments relating to subscription and redemption orders will be made at the latest three business days after the relevant valuation day.

This Fund does not distribute any returns to investors but instead reinvests them.

### Risk and Reward Profile



This risk indicator is based on historical data; it is therefore not possible to predict future developments. The rating of the Fund may change in future and does not constitute a guarantee. Even a Fund rated in category 1 does not represent a completely risk-free investment.

A **risk level 6** Fund has no capital guarantee, with a high potential level of gain or loss, and with the possibility for the amplification of trends due to the impact of financial techniques such as leverage.

When a Fund is assigned to a risk class, it may be the case that not all risks have been taken into account, owing to the calculation model. A detailed presentation can be found in the Risks section of the sales prospectus. The following risks have no direct impact on this classification, but may be of importance to the Fund:

- **Liquidity risks:** The Fund may invest some of its assets in securities that are not traded on a stock exchange or a similar market. It may be difficult to find a buyer for these securities in the short term. This can increase the risk of suspension of share redemptions.
- **Counterparty risks:** The Fund can conclude various transactions with contractual partners. If a contractual partner becomes insolvent, it can no longer or can only partly settle unpaid debts owed to the Fund.
- **Credit risks:** The Fund can invest a significant portion of its assets in government and corporate bonds. The issuers of these bonds may become insolvent, which will mean that the bonds will lose all or some of their value.
- **Risks from the use of derivatives:** The Fund may use derivative transactions for the purposes stated above under Aims and 'Investment policy'. This increases opportunities, but also involves increased risk. Hedging against losses through the use of derivatives may reduce the Fund's opportunities for profit.
- **Custodial risks:** The custody of assets - particularly abroad - can be associated with a risk of loss, which can result from insolvency, breaches of the duty of care or the misconduct of the custodian or a sub-custodian.
- **Operational risks:** The Fund may fall victim to fraud or criminal acts. It may suffer losses as a result of misunderstandings or mistakes by employees of the Management Company or by external third parties or may be damaged by external events, such as natural disasters.

## Charges for this Fund

The costs borne by the investor enable the Fund to function and are used to manage, market and distribute it. The cost burden reduces the potential earnings at the level of the Fund.

One-time costs prior to and following the investment	
Entry charge	0.00 %
Exit charge	0.00 %
The costs shown represent the maximum amount that will be deducted from your investment (before payment of the redemption price).	
Charges deducted from the Fund over the course of the year	
Ongoing charges	1.88 %
Charges that the Fund must bear only under certain circumstances	
Fees linked to the performance of the Fund	none

The entry charge and exit charge is the maximum amount that will be deducted from your investment (before payment of the redemption price). Your financial adviser can inform you of current values.

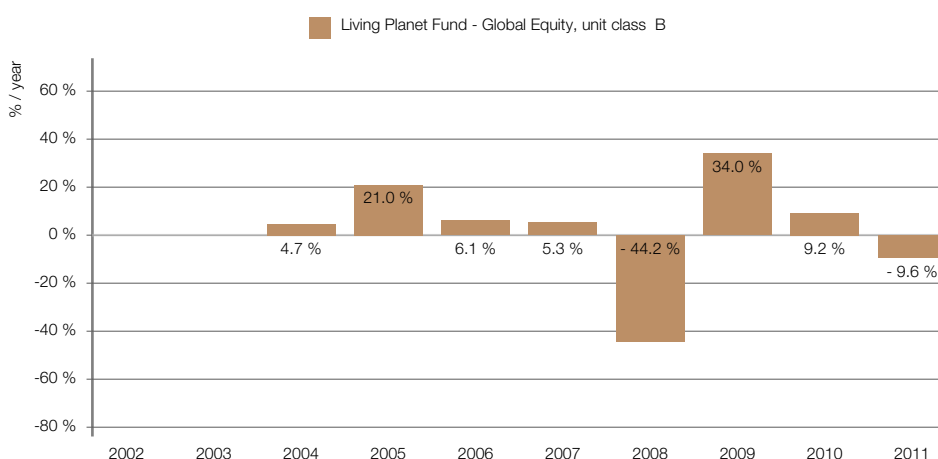
The running costs stated here were incurred in the last financial year, which ended in December 2011. They can fluctuate from year to year.

The following are not included:

- Fees that depend on the performance
- Transaction costs, except when the Fund has to pay issue premiums or redemption discounts for the purchase of shares in other organisations for joint investments

You can find detailed information about costs in the Costs section of the sales prospectus for the Fund..

## Past Performances



Launch date: 04 August 2003

Past performance is no guarantee of future performance.

All costs and fees were deducted in the calculation, with the exception of the issue premium.

The presentation of performance is based on Euro.

## Practical information

The custodian bank of the Fund is HSBC Trinkaus & Burkhardt (International) S.A..

The Fund is subject to tax regulations of Luxembourg. This can influence how you are taxed on your income of the Fund. For further details, contact a tax adviser.

Information, particularly notices to investors, will, where required by law, be published in the Grand Duchy of Luxembourg in Memorial and in 'Tageblatt', as well as in the requisite media in the countries in which shares are sold outside the Grand Duchy of Luxembourg. The sales prospectus, including the contract terms, key investor information and the annual and semi-annual reports of the Fund (in German) can be obtained at any time free of charge from the management company Living Planet Fund Management Company S.A., 5, Heinenhaff, L-1736 Luxembourg, the custodian bank, the paying agents and any distribution agency (if any).

The Living Planet Fund - Global Equity, unit class B, is a Sub-Fund of Living Planet Fund and part of an umbrella structure. The assets of this Fund are independent of the assets of other Funds in the umbrella structure.

Other unit classes are available for the Fund. You can find information about other unit classes in the sales prospectus. Assets between various unit classes are not independent of each other. It is possible to exchange shares for shares in a different unit class, provided that the investor fulfils the conditions for the direct acquisition of shares in the respective unit class.

You can find current prices on our website: [www.livingplanetfund.com](http://www.livingplanetfund.com)

Living Planet Fund Management Company S.A. can be held liable only on the basis of a statement contained in this document that is misleading or inaccurate or that does not correspond to the relevant parts of the sales prospectus.

## Authorisation details

This Fund is registered in Luxembourg and is regulated by the Commission de Surveillance du Secteur Financier. Living Planet Fund Management Company S.A. is authorised as a management company in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. This key investor information document is accurate and up-to-date as at 23/01/2012.