KEY INFORMATION DOCUMENT

momentum
global investment management

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:	Momentum Global Funds - Harmony Portfolios Sterling Balanced Fund – B
Manufacturer:	FundRock Management Company S.A.
ISIN	LU0651985334
Website:	www.fundrock.com
Contact:	+352 27 111 1

Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising the FundRock Management Company S.A in relation to this Key Information Document. The Harmony Portfolios Sterling Balanced Fund is authorised in Luxembour and regulated by CSSF.

This key information document is valid as at 01 January 2023.

What is this product?

Type:
This product is a UCITS Fund [authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier].

Term:
This product is not subject to any fixed term.

Objectives:
The Fund is actively managed and aims to grow the value of your investment over the long term, whilst minimising the possible reduction in the value of your investment. The Fund will invest globally in a range of other investment funds.

The assets of investee funds will be varied and may include company shares, bonds issued by companies and governments (which are similar to loans that pay a fixed or variable rate of interest), cash and deposits, commodities (wheat, coffee, gold etc.) and other investments. Assets of these other funds will be from around the world and valued in different currencies, although mainly made up of companies in the UK or companies valued in Sterling.

You can buy and sell shares on any day that is a business day in Luxembourg and the United Kingdom, and such transactions will be traded on the Fund's next available valuation date.

Any income generated will be reinvested to grow the value of your investment. You can buy and sell shares on any day that is a business day in Luxembourg and the United Kingdom, and such transactions will be traded on the Fund's next available valuation date.

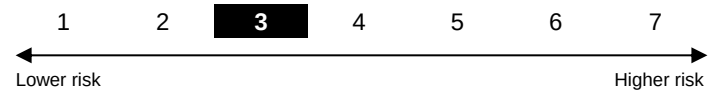
For full investment objectives and policy details please refer to the Fund's Prospectus, which is available upon request.

Intended Retail Investor:
The Fund is offered to investors who may have basic or no knowledge and experience of investing in financial markets and also experienced investors. The Fund is intended for long-term investment, in line with the recommended holding period or longer. Investors should understand the risks involved, including the risk of losing capital invested and must evaluate the Fund's objective and risks in terms of whether they are consistent with their own investment goals and risk tolerances.

Additional Information:
The depositary is JP Morgan Bank Luxembourg S.A.
The up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee where such a committee exists, are available at https://www.fundrock.com/remuneration-policy/
A paper version of this remuneration policy is made available free of charge to investors at the Management Company's registered office upon request.

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 actual risk can vary significantly if you cash in at an early stage and you may get back less. You may not be able to cash in early.

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 class 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact the capacity of the fund to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Performance scenarios

This Key Information Document is accurate as at 1 January 2023.

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 product completed where applicable by that of its reference framework over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 5 Years **Investment: 10 000 GBP**			
Scenarios		**1 Year**	**5 Years** (recommended holding period)
Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.			
Stress scenario	**What you might get back after costs**	4 350 GBP	**4 520 GBP**
	Average return each year	- 56.48 %	- 14.68 %
Unfavourable scenario	**What you might get back after costs**	8 320 GBP	**8 770 GBP**
	Average return each year	- 16.81%	- 2.6%
Moderate scenario	**What you might get back after costs**	9 980 GBP	**11 740 GBP**
	Average return each year	- 0.16%	3.26%
Favourable scenario	**What you might get back after costs**	11 790 GBP	**13 370 GBP**
	Average return each year	17.9%	5.98%

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.
Unfavourable: This type of scenario occurred for an investment between September 2021 and November 2022.
Moderate: This type of scenario occurred for an investment between March 2014 and February 2019.
Favourable: This type of scenario occurred for an investment between January 2013 and December 2017.

What happens if Momentum is unable to pay out?

The Management Company is responsible for administration and management of the Fund, and does not typically hold assets of the Fund (assets that can be held by a depositary are, in line with applicable regulations, held with a depositary in its custody network). The Management Company, as the manufacturer of this product has no obligation to pay out since the product design does not contemplate any such payment being made. However, investors may suffer loss if the Fund or the depositary is unable to pay out. There is no compensation or guarantee scheme in place which may offset, all or any, of this loss.

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

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.
- GBP 10 000 is invested.

Investment: 10 000 GBP	**If you exit after 1 Year**	**If you exit after 5 Years**
Total Costs	562 GBP	**1923 GBP**
Annual Cost Impact (*)	5.62 %	3.18 %

(*) 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 6.44% before costs and 3.26% after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 Year
Entry costs	3.00% of the amount you pay in when entering this investment. These costs are already included in the price you pay.	300 GBP
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	N/A
Ongoing costs		
Management fees and other administrative or operating costs	2.38% of the value of your investment per year. This is an estimate based on actual costs over the last year.	261 GBP
Transaction costs	0.02% 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.	2 GBP
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	N/A

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

Recommended holding period: **5 Years**

This product has no required minimum holding period but is designed for long-term investment. Since the value of investments can rise and fall over differing time periods, you should have an investment horizon of at least 5 years when buying an investment of this type.
The minimum recommended holding period is therefore 5 years. You can request to take out some or all of your money at any time. You can typically request to buy or sell shares in the Fund on any business day (as set out in the Fund's prospectus).

How can I complain?

Complaints about the behaviour of the person who advised you on the product or sold it to you, should be addressed directly to that person. Complaints about the product or the behaviour of the manufacturer of this product should be directed to the following address:

Website: https://www.fundrock.com/policies-and-compliance/frd-complaints-handling-policy/
E-mail: FRMC_qualitycare@fundrock.com
Address: 33, rue de Gasperich, L-5826 Hesperange.
FundRock Management Company S.A. will handle your request and provide you with a feedback as soon as possible.

Other relevant information

Alongside this document, please read the Prospectus on our website.
The past performance of this product can be found by following this link
https://api.kneip.com/v1/documentdata/permalinks/KPP_LU0651985334_en_HK-LU.pdf.
Past performance shows the fund's performance as the percentage loss or gain per year over the last 9 years.

Previous performance scenario calculations can be found by following this link
https://api.kneip.com/v1/documentdata/permalinks/KMS_LU0651985334_en_HK-LU.csv.

The Prospectus and Interim and Year End Audited Reports & Accounts are prepared for the UCITS and all its sub-funds. If you wish to obtain any of these documents, please e-mail harmony@momentum.co.uk or write to Distribution Services, Momentum Global Investment Management, The Rex Building, 62 Queen Street, London, EC4R 1EB.The latest price is available at momentum.co.uk

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