



## KEY INVESTOR INFORMATION

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.

# RBC Funds (Lux) - Emerging Markets Value Equity Fund

Class O (acc) - GBP ISIN LU1327514805

A sub-fund of RBC Funds (Lux)

Management Company: Candriam Luxembourg

## Objectives and Investment Policy

The Fund aims to provide you with long-term total returns consisting of regular dividend income and capital growth by investing primarily in equity securities of companies located in or with significant business interests in emerging markets with above average dividend yields.

The Fund will invest primarily based on fundamental research, although the Investment Manager will also consider quantitative and technical factors. The Investment Manager selects individual companies that are undervalued in order to construct a portfolio with above average dividend yields. The Investment Manager will also assess the economic outlook for each emerging market region, including expected growth, market valuations and economic trends. The Fund may invest

in equity-linked instruments such as participatory notes.

The Fund may use derivatives (such as options, futures, forwards and swaps) to achieve the investment objective and to reduce risk or manage the Fund more efficiently.

For full details of the investment objective and policy of the Fund, please refer to the prospectus.

The share class of this Fund does not pay any dividends. Any income the Fund makes will be reinvested to grow your investment.

You can buy and sell shares on any day in which banks in Luxembourg are open for normal banking business, subject to the terms in the prospectus.

## Risk and Reward Profile

◆ Lower risk			Higher risk ◆			
◆ Typically lower rewards			Typically higher rewards ◆			
1	2	3	4	5	6	7

The Risk and Reward Indicator table illustrates where the share class ranks in terms of its potential risk and return. The higher the rank, the greater the potential reward, but also the greater the risk of losing money. The table uses a standard calculation method that is used by all companies who offer such funds within the European Union.

Please note that the lowest category does not mean a risk-free investment.

The shaded area in the table above shows the Class's ranking based on the Synthetic Risk and Reward Indicator. It is based upon how much the price of the Class has moved up and down in the past.

The share class is ranked at 4, because it invests in equity securities located in emerging markets whose values tend to fluctuate more widely. Please note that the calculation is based on past information and may not reliably predict how the share

class will perform in the future. Its ranking may shift over time and therefore is not guaranteed to remain unchanged.

The Risk and Reward Indicator does not take into account the following:

- The Fund may not be able to prevent emerging markets risk. Investing in emerging markets securities may be more volatile than those in developed markets due to political, economic, legal, trading liquidity, settlement transfer of securities and currency factors.
- There can be no guarantee that the Fund can prevent liquidity risks. In highly volatile markets, certain securities may become less liquid, which means they cannot be sold as quickly or easily. Some securities may be illiquid because of legal restrictions, the nature of the investment, certain features, like guarantees or a lack of buyers interested in the particular security or market.
- There can be no guarantee that the Fund can prevent currency risks. The Fund may use derivatives to reduce or manage the risk.

## Charges

One off charges taken before or after you invest	
<b>Entry charge</b>	5.00%
<b>Exit charge</b>	0.00%
The entry and exit charges shown are maximum figures. In some cases, you might pay less. A conversion charge of up to 2.00% may also apply in certain circumstances.	
Charges taken from the Fund over a year	
<b>Ongoing charge</b>	1.15%
Charges taken from the Fund under certain specific conditions	
<b>Performance fee</b>	N/A

The charges you pay are used to pay the costs of running the Class, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The ongoing charge figure is based on an estimate of expected expenses which may vary from year to year.

For more information about charges, please see the prospectus available at [www.rbcgam.lu](http://www.rbcgam.lu).

## Past Performance



■ Class O (acc) - GBP

There is insufficient data to provide you with a useful indication of past performance.

Past performance calculated in GBP.

This Class was launched on 7 December 2015.

## Practical Information

The Fund's Custodian is RBC Investor Services Bank S.A.

Copies of the prospectus and the latest annual and semi-annual reports of RBC Funds (Lux) in English, as well as other practical information, are available free of charge at the Registered Office of RBC Funds (Lux), 14 Porte de France, L-4360 Esch-sur-Alzette, Luxembourg and on our website at [www.rbcgam.lu](http://www.rbcgam.lu). The prospectus and financial reports are prepared for the entire RBC Funds (Lux).

Prospective investors should inform themselves as to the tax consequences within the countries of their residence and domicile for the purchase, holding or sale of shares in RBC Funds (Lux). The Luxembourg tax legislation may have an impact on the personal tax position of the investor.

RBC Funds (Lux) is an umbrella fund offering several sub-funds whose assets and liabilities are legally segregated from each other.

The present document describes a share class of the Fund. Other classes are also available within this Fund. Further information on such classes, including the countries of registration and Key Investor Information Documents are available at [www.rbcgam.lu](http://www.rbcgam.lu).

Candriam Luxembourg and RBC Global Asset Management Inc. 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 for the Fund.

All or some of your shares may be converted into another share class or into shares of any class in another sub-fund of RBC Funds (Lux), subject to your eligibility.

RBC Funds (Lux) is authorized in Luxembourg and regulated by the local supervisory authority, the Commission de Surveillance du Secteur Financier (CSSF).

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