



MUNDUS

ASSET MANAGEMENT

KEY INFORMATION DOCUMENT (KID)

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

Name of Product	Open-end fund for well-informed investors “MUNDUS Bridge Finance”
Name of PRIIP Manufacturer	UAB “Mundus”, turto valdymo bendrovė (Mundus Asset Management)
ISIN	LTIF00000633
Website of PRIIP Manufacturer	www.mundus.lt
	Call +370 629 16 488 for more information
Competent Authority of the PRIIP Manufacturer in Relation to the KID	Lietuvos bankas (Bank of Lithuania)
Date of Production of the KID	5 th September, 2023

You are about to purchase a product that is not simple and may be difficult to understand.

What is this Product?

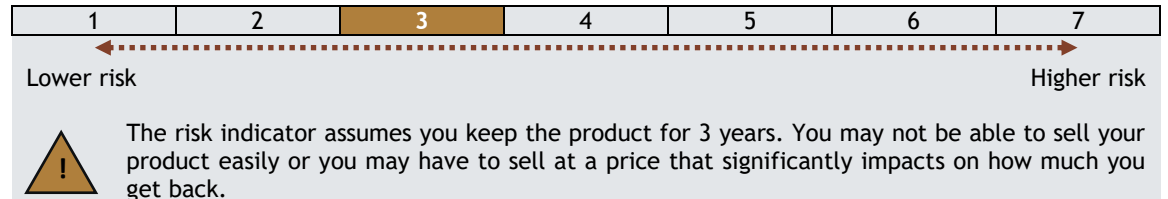
Type	Open-end investment fund for well-informed investors
Objectives	<p>The objective of the Fund is to earn a return for the Fund participants by providing innovative high potential companies, which have a need for borrowed capital, with financial and, on a need basis, intellectual capital. No less than 50 percent of the Fund’s assets are invested in companies operating in the alternative financing sector. Fund asset growth is driven by the coupons paid by the Target Companies whose rates are not lower than the cost of debt of the companies with comparable financial risk in capital markets. Fund investment objects are bonds issued by the Target Companies, if they are not listed on regulated markets. To create an additional liquidity buffer, the Fund invests part of the assets in very liquid and safe investment instruments.</p> <p>The recommended 3 year and required minimum 1 year holding periods are optimized to the relationship of the credit risk premium earned and liquidity risk undertaken, i.e. they match, accordingly, with the expected length of the cooperation cycle with Target Companies and the term of bonds purchased by the Fund.</p>
Intended Retail Investor	A well-informed investor, willing to invest in the development of the alternative financing market, expecting to earn 6% - 9% long-term return, and able to accept the concentration, liquidity and Target Company credit risks during the recommended holding period of 3 years.
Term	Fund’s term is unlimited. The Fund can be liquidated upon the decision of the Management Company or upon the decision of the Bank of Lithuania.

What are the Risks and what Could I get in Return?

Risk Indicator

Since the Fund directly offers non-leveraged exposure to the prices of underlying investments and at least 5 years of historical monthly prices are available, Fund's risk and possible outcomes are calculated from the moments of the observed distribution of returns of the Fund's price during the past 5 years.

When assessing Fund's credit risk it is taken into consideration that appropriate collateral or assets backing the payment obligation to the Fund are at all times until maturity equivalent to the payment obligations of the Target Companies to the Fund; identified and held on accounts or registers, based on applicable law; such that the claims of the Fund have priority over the claims of other creditors of the Target Companies or party bound to make, directly or indirectly, relevant payments to the Fund. No credit risk shall be taken to be entailed where an exposure is fully and appropriately collateralised, or where uncollateralised exposures that entail credit risk amount to less than 10 % of the total assets or value of the Fund.



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 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. This product does not include any protection from future market performance so you could lose some or all of your investment. If we are not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

Investment 10 000 Scenarios		1 year	2 years	3 years Recommended holding period
Stress scenario	What you might get back after costs	9 525	9 701	9 625
	Average return each year	-4.8%	-1.5%	-1.3%
Unfavorable scenario	What you might get back after costs	10 659	11 400	12 207
	Average return each year	6.6%	6.8%	6.9%
Moderate scenario	What you might get back after costs	10 731	11 529	12 386
	Average return each year	7.3%	7.4%	7.4%
Favorable scenario	What you might get back after costs	10 846	11 706	12 619
	Average return each year	8.5%	8.2%	8.1%

This table shows the money you could get back over the next 3 years, under different scenarios, assuming that you invest EUR 10 000. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the investment/product. The stress scenario shows what you might get back in extreme market circumstances, and it does not take into account the situation where we are not able to pay you. 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.

What happens if UAB „Mundus“, turto valdymo bendrovė is unable to pay out?

Retail investor may face a financial loss due to the default of UAB “Mundus”, turto valdymo bendrovė or to the default of the Fund's Target Companies. Neither UAB “Mundus”, turto valdymo bendrovė, nor the Fund are part of any investment compensation or guarantee scheme.

What are the costs?

Costs over Time

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

Investment 10 000 Scenarios	If you cash in after 1 year	If you cash in after 2 years	If you cash in at the end of the recommended holding period of 3 years
Total costs	415	666	958
Impact on return (RIY) per year	4.3%	3.2%	2.9%

Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return per year			
One-off costs	Entry costs	2.0%	The impact of the costs you pay when entering your investment. This is the most you will pay, and you could pay less.
	Exit costs	0.0%	The impact of the costs you of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.0%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	2.0%	The impact of the costs that we take each year for managing your investments and the costs presented in Section II.
Incidental costs	Performance fees	0.0%	The impact of the performance fee. We take these from your investments if the product outperforms its benchmark.
	Carried interests	0.0%	The impact of carried interests. We take these when the investment has performed better than 0%.

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

Required minimum holding period: 12 months

Required minimum holding period matches the term of bonds purchased by the Fund.

Recommended holding period: 36 months

Recommended holding period matches the expected length of the cooperation cycle with Target Companies.

Applications for redeeming Fund units are executed once a calendar quarter according to the NAV of the last month of that quarter, but no earlier than 12 months from the date of acquisition of the Fund units. Applications for redeeming Fund units are accepted until the 10th calendar day of the last month of the quarter. If that day is a public holiday, the last day for accepting applications is the following working day.

How can I complain?

Complaints are submitted by e-mail info@mundus.lt. The information required in the complaint: name and surname or title of the applicant, applicant's address, essence of the complaint, services or products, their categories, that are the focus of the complaint. Complaint Processing Rules are accessible at the website: www.mundus.lt.

Other relevant information

Provided based on a legal requirement

- Fund's Prospectus (www.mundus.lt)
- Fund's Articles (www.mundus.lt)
- Fund's Annual Activity Report (www.mundus.lt)

Provided at the request of the retail investor

- Fund's Audited Annual Financial Statements (www.mundus.lt)
- Audited Annual Financial Statements of UAB "Mundus", turto valdymo bendrovė (www.mundus.lt)