

# 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.

# Cantor Fitzgerald Balanced UCITS Fund Share Class A Euro

## PRODUCT

<b>Product:</b>	Cantor Fitzgerald Balanced UCITS Fund: Share Class A Euro - A Sub Fund of Cantor Fitzgerald Investment Funds PLC - Managed by Cantor Fitzgerald Asset Management Europe - The Fund Management Company is Bridge Fund Management Limited
<b>Manufacturer name:</b>	Bridge Fund Management Limited
<b>Product code:</b>	IE00B1FQCH09
<b>Website:</b>	<a href="https://bridgefundservices.com">https://bridgefundservices.com</a> / <a href="http://www.cantorfitzgerald.ie">www.cantorfitzgerald.ie</a>
<b>Competent Authority:</b>	Bridge Fund Management Limited is authorised in Ireland and regulated by Central Bank of Ireland. This PRIIP is authorised in Ireland.
<b>Domicile country:</b>	Ireland

Document valid as at: 30 June 2024

## WHAT IS THIS PRODUCT?

### Type:

The Fund is an open-ended investment company with variable capital which is authorised as a UCITS by the Central Bank of Ireland. The Fund's assets are held through its Depository, which is Northern Trust Fiduciary Services (Ireland) Limited.

### Term:

This Fund is an open-ended UCITS and has an indefinite duration. The Fund may be terminated at any time in line with the constitutional documents of the Company.

### Dealing Frequency:

Shares in the Fund can be bought and sold, either in whole or in part, every business day. An application must be submitted to the administrator, Northern Trust International Fund Administration Services (Ireland) Limited, by 4.00pm (Dublin time) on the business day immediately prior to the business day of the purchase or sale. Alternatively, online dealing is available at a number of fund platforms. Further details on the conditions associated with the redemption of shares is included under the section "How long should I hold it and can I take money out early?"

Details on the conditions associated with the Compulsory Redemptions can be found in the Prospectus under the heading "Compulsory Redemptions"

### Objectives:

The Fund aims to maximise the return on your investment through a combination of capital growth and income on the Fund's assets. The Fund applies prudent diversification criteria and will take into account both regional and sector diversification. The investment objective of this Fund is to capture a substantial element of the capital growth potential inherent in equity markets while limiting the risk over the long term through investing in an actively managed balanced portfolio diversified across global transferable securities including equities, closed-ended property funds, government and corporate bonds and cash deposits. The split between asset classes will be actively managed according to economic conditions.

### Intended Retail Investor:

This Fund may not be suitable for investors who plan to withdraw their money within 5 years.

The price for buying and selling shares in the Fund is represented by the Net Asset Value (the "NAV") per share. The NAV per share of the Fund will be published daily and made available on the Investment Manager's website at <https://cantorfitzgerald.ie/asset-management/> and will be updated following each calculation of NAV.

## WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?



### Risk indicator

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 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 the capacity of the fund to pay you.**

The underlying funds may include illiquid assets such as alternative funds, real estate funds and/or non-quoted assets. These assets incur additional risks which are not considered in the indicator shown above when they do not represent a significant part of the underlying funds. These risks are that these assets could not be sold or not sold at the desired time and / or lead to significant losses. You may not be able to sell your product easily or may have to sell at a price that significantly impacts on how much you get back.

Be aware of currency risk. The underlying funds may 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.

The value of investments and the income derived therefrom may fall as well as rise and investors may not recoup the original amount invested. Past performance is not a reliable guide to future performance. If you invest in this fund you may lose some or all of the money you invest.

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

Recommended minimum holding period: 5 years Investment 10 000 EUR			
Survival Scenarios Minimum: There is no minimum guaranteed return. You could lose some or all of your investment.		If you exit after 1 year	If you exit after 5 years (recommended holding period)
<b>Stress scenario</b>	<b>What might you get back after costs</b>	2 190 EUR	<b>2 540 EUR</b>
	Average return each year	-78.06 %	- 23.98 %
<b>Unfavourable scenario</b>	<b>What might you get back after costs</b>	7 140 EUR	<b>8 780 EUR</b>
	Average return each year	-28.61 %	- 2.57 %
<b>Moderate scenario</b>	<b>What might you get back after costs</b>	10 070 EUR	<b>12 040 EUR</b>
	Average return each year	0.7 %	3.78 %
<b>Favourable scenario</b>	<b>What might you get back after costs</b>	13 520 EUR	<b>15 500 EUR</b>
	Average return each year	35.16 %	9.15 %

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 04/2015 and 03/2020.

Moderate: This type of scenario occurred for an investment between 09/2018 and 08/2023.

Favourable: This type of scenario occurred for an investment between 11/2016 and 10/2021.

## WHAT HAPPENS IF BRIDGE FUND MANAGEMENT LIMITED IS UNABLE TO PAY OUT?

For the protection of investors the sub-fund's assets are held by an independent depository (Northern Trust Fiduciary Services (Ireland) Limited), so the sub-fund's ability to pay out would not be affected by the insolvency of Bridge Fund Management Limited. If the sub-fund is terminated or wound up, the assets will be liquidated, and you will receive an appropriate share of any proceeds but you may lose part or all of your investment. There is no compensation scheme protecting you from this scenario. For further information on the depository and the sub-fund structure, please refer to the Cantor Fitzgerald Investment Funds PLC Prospectus which can be found at: [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)

## 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.
- EUR 10 000 is invested.

Investment 10 000 EUR	If you exit after 1 year	If you exit after 5 years
<b>Total costs</b>	<b>715 EUR</b>	<b>2 396 EUR</b>
Annual Cost Impact*	7.15 %	3.84 %

\*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 7.61% before costs and 3.78% after costs.

### Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
<b>Entry costs</b>	It is not the current intention of the Directors to charge a subscription fee. The Directors may, in their absolute discretion, charge a subscription fee of up to 4%.	400 EUR
<b>Exit costs</b>	We do not charge an exit fee for this product, but the person selling you the product may do so.	N/A
<b>Ongoing costs</b>		
<b>Management fees and other administrative or operating costs</b>	2.18% The Impact of the costs that we take each year for managing your investments. The Ongoing Charge is estimated and includes the management fee and administrative expenses.	238 EUR
<b>Portfolio transaction costs</b>	0.81% The Impact of the costs of buying and selling underlying investments for the product. The transaction costs may vary from year to year.	77 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance Fee</b>	There is no performance fee for this product.	N/A

## HOW LONG SHOULD I HOLD IT AND CAN I TAKE MY MONEY OUT EARLY?

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**Recommended minimum holding period: 5 years**

Shares in the Fund can be bought and sold, either in whole or in part, every business day. An application must be submitted to the administrator, Northern Trust International Fund Administration Services (Ireland) Limited, by 4.00pm (Dublin Time) on the business day immediately prior to the business day of the purchase or sale. Alternatively, online dealing is available at a number of fund platforms. Details on Redemption Limits can be found in the Prospectus under the heading Deferral of Redemptions.

## HOW CAN I COMPLAIN?

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In case of any unexpected problems in the understanding, trading or handling of the product, please feel free to directly contact Cantor Fitzgerald Asset Management Europe in the details below or the Manufacturer – Bridge Fund Management Limited via email: [complianceteam@bridgefundservices.com](mailto:complianceteam@bridgefundservices.com)

**E-mail:** CFAMEinfo@cantor.com  
**Address:** Cantor Fitzgerald Asset Management Europe, Cantor House 23 St Stephen's Green, Dublin 2 D02 AR55, Ireland.  
**Telephone:** 353-1-670 2500

## OTHER RELEVANT INFORMATION

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Further information about the Fund can be obtained from the prospectus and the latest annual and half-yearly reports. These documents are available free of charge along with other information, such as share prices, on the Cantor Fitzgerald Asset Management Europe website at [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie) or by calling the Client Services team on +353 (0) 1 670 2500.

For more information please refer to the section entitled "Fees and Expenses" in the Supplement to the Prospectus for the Fund.

The past performances of this product can be found here [https://api.kneip.com/v1/documentdata/permalinks/KPP\\_IE00B1FQCH09\\_en\\_IE.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_IE00B1FQCH09_en_IE.pdf). Please note that past performance is not indicative of future performance. It cannot provide a guarantee of returns that you will receive in the future.

The previous scenarios document for this product can be found here

[https://api.kneip.com/v1/documentdata/permalinks/KMS\\_IE00B1FQCH09\\_en\\_IE.xlsx](https://api.kneip.com/v1/documentdata/permalinks/KMS_IE00B1FQCH09_en_IE.xlsx)