

# 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 Fixed Interest Fund

### PRODUCT

|                             |                                                                                                                                                                                                                                                  |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product:</b>             | Cantor Fitzgerald Fixed Interest Fund Share Class B - A Sub-Fund of the Cantor Fitzgerald Investment Trust - Managed by Cantor Fitzgerald Asset Management Europe - The Fund Management Company is Fundrock Management Company (Ireland) Limited |
| <b>Manufacturer name:</b>   | Fundrock Management Company (Ireland) Limited                                                                                                                                                                                                    |
| <b>Product code:</b>        | IE00BVMFM40                                                                                                                                                                                                                                      |
| <b>Website:</b>             | <a href="https://www.fundrock.ie">https://www.fundrock.ie</a> / <a href="https://www.cantorfitzgerald.ie">www.cantorfitzgerald.ie</a>                                                                                                            |
| <b>Competent Authority:</b> | Fundrock Management Company (Ireland) 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: 31 July 2026

### WHAT IS THIS PRODUCT?

#### Type:

This investment fund is a Retail Investor Alternative Investment Fund (RIAIF)

#### Term:

This product is not subject to any fixed term.

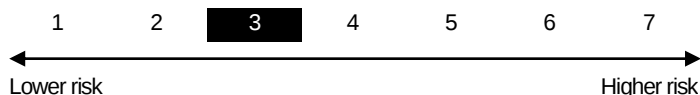
#### Objectives:

The Sub-Fund is an actively managed portfolio of broad and diversified range of global fixed-interest asset types. Comprising bonds, ETFs, and CIS. The Fund may use forward foreign exchange contracts, futures, options for efficient portfolio management.

#### Intended Retail Investor:

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

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



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.

#### 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 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.**

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<br>Investment 10,000 EUR                                                 |                                     |                          |                                                           |
|----------------------------------------------------------------------------------------------------------------------|-------------------------------------|--------------------------|-----------------------------------------------------------|
| Survival Scenarios<br>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<br>(recommended holding period) |
| Stress scenario                                                                                                      | What might you get back after costs | 6,760 EUR                | 5,800 EUR                                                 |
|                                                                                                                      | Average return each year            | -32.43 %                 | - 10.32 %                                                 |
| Unfavourable scenario                                                                                                | What might you get back after costs | 7,550 EUR                | 7,950 EUR                                                 |
|                                                                                                                      | Average return each year            | -24.51 %                 | - 4.47 %                                                  |
| Moderate scenario                                                                                                    | What might you get back after costs | 10,080 EUR               | 8,800 EUR                                                 |
|                                                                                                                      | Average return each year            | 0.78 %                   | - 2.52 %                                                  |
| Favourable scenario                                                                                                  | What might you get back after costs | 11,660 EUR               | 11,880 EUR                                                |
|                                                                                                                      | Average return each year            | 16.64 %                  | 3.51 %                                                    |

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 01/2021 and 12/2025.

Moderate: This type of scenario occurred for an investment between 05/2018 and 04/2023.

Favourable: This type of scenario occurred for an investment between 12/2016 and 11/2021.

## WHAT HAPPENS IF FUNDROCK MANAGEMENT COMPANY (IRELAND) LIMITED IS UNABLE TO PAY OUT?

In the unlikely event of a default of the Manager (the manufacturer) – Fundrock Management Company (Ireland) Limited; the sub-fund employs an independent depository (Northern Trust Fiduciary Services (Ireland) Limited) to hold and register the sub-funds' assets independent of the Manager. For further information on the depository and the sub-fund structure, please refer to the Cantor Fitzgerald Investment Trust Prospectus which can be found at: [www.cantor Fitzgerald.ie](http://www.cantor Fitzgerald.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 |
|-----------------------|--------------------------|---------------------------|
| Total costs           | 78 EUR                   | 359 EUR                   |
| Annual Cost Impact*   | 0.78 %                   | 0.78 %                    |

\*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 -1.74% before costs and -2.52% after costs.

### Composition of Costs

| One-off costs upon entry or exit                            |                                                                                                                                               | If you exit after 1 year |
|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Entry costs                                                 | We do not charge an entry fee, but the person selling you the product may do so.                                                              | N/A                      |
| 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 | 0.62% of the value of your investment per year. This is an estimate based on actual costs over the last year.                                 | 62 EUR                   |
| Portfolio transaction costs                                 | 0.16% The Impact of the costs of buying and selling underlying investments for the product. The transaction costs may vary from year to year. | 16 EUR                   |
| Incidental costs taken under specific conditions            |                                                                                                                                               |                          |
| Performance Fee                                             | There is no performance fee for this product.                                                                                                 | N/A                      |

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

### Recommended minimum holding period: 5 years

The Management Company may apply liquidity management tools ("LMTs") that could affect your ability to redeem your investment, the timing of your redemption, or the amount you pay for subscription or receive for redemption. These tools may include Suspension, Redemption Gate % and an Anti-Dilution Levy. The selection of applicable tools, their conditions of use and maximum level are detailed in the Fund's prospectus.

## 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 – Fundrock Management Company (Ireland) Limited via email: [ire-complianceteam@fundrock.com](mailto:ire-complianceteam@fundrock.com)

**Website:** [www.cantorfitzgerald.ie](http://www.cantorfitzgerald.ie)

**E-mail:** [CFAMEinfo@cantor.com](mailto:CFAMEinfo@cantor.com)

**Address:** Cantor Fitzgerald Asset Management Europe, Cantor House 23 St Stephen's Green, Dublin 2 D02 AR55, Ireland.

**Telephone:** 353-1-633 3800

## 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) 1 633 3800.

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\\_IE00BVFMM40\\_en\\_IE.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_IE00BVFMM40_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\\_IE00BVFMM40\\_en\\_IE.xlsx](https://api.kneip.com/v1/documentdata/permalinks/KMS_IE00BVFMM40_en_IE.xlsx)