

# 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.

## Star Fund - capitalisation

ISIN: BE0026510298

A sub-fund (hereafter referred to as the fund) of Star Fund  
Managed by NN Investment Partners Belgium S.A.

## Objectives and Investment Policy

The fund is a legally authorised pension savings fund that invests in a mixed portfolio of equities, bonds and cash, primarily denominated in euro, in accordance with the applicable legislation on funds and taxation of pension savings funds. The portfolio is spread over various asset classes, countries and sectors and is actively managed. You can sell your share in the fund on any trading day on which the value of these shares is calculated. Within the statutory limits applicable to the management of a pension savings fund, the objective of the Fund is to invest in businesses and institutions that aim to achieve sustainable growth with respect for the environment, its role in

society and good governance. Specifically, this means that the fund manager looks beyond mere financial criteria. Environmental, social and governance factors are also taken into account in the analyses and investment decisions. For more information on the investment policy and the exclusion criteria applied, please see the prospectus, which can be consulted at [www.star-fund.be](http://www.star-fund.be). The fund does not aim to pay you a dividend. The fund will reinvest all income.

## Risk and Reward Profile

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

Historical data, as used to calculate this indicator, may not be a reliable indicator of the future risk profile of this fund. The lowest risk category does not mean that this is a risk-free investment.

This fund belongs to category 4 due to the changes in the product in the course of the measurement period. The market risk, allowing for past performance and potential movements in the financial markets, associated with financial instruments used to achieve the investment objectives, is

viewed as high. Financial instruments are affected by various factors. These include, but are not limited to trends in the financial markets and the economic situation of issuers of financial instruments, which are in turn affected by general global economic conditions and the economic and political situation in each country. The capital risk and performance risk of the sub-fund are considered to be high. The expected credit risk (the probability that the counterparty will not meet its obligations) of the underlying investments is medium. Investments in a specific regions are more concentrated than investments in various geographic regions. The inflation risk of the sub-fund is considered to be medium. The currency exposure can also affect the results of the sub-fund. There is no guarantee whatsoever that you will recoup your original investment.

## Charges

All charges paid by the investor will be used to cover the cost of managing the fund, including costs of marketing and distribution. These charges reduce the potential growth of your investment.

### One-off charges taken before or after you invest:

Entry charge	3%
Exit charge	0%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the fund over a year:

Ongoing charge	1.16%
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### Charges taken from the fund under certain specific conditions:

Performance fee	0%
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The entry and exit charges stated are maximum amounts. In some cases, you will have to pay less - your financial adviser can provide you with more information.

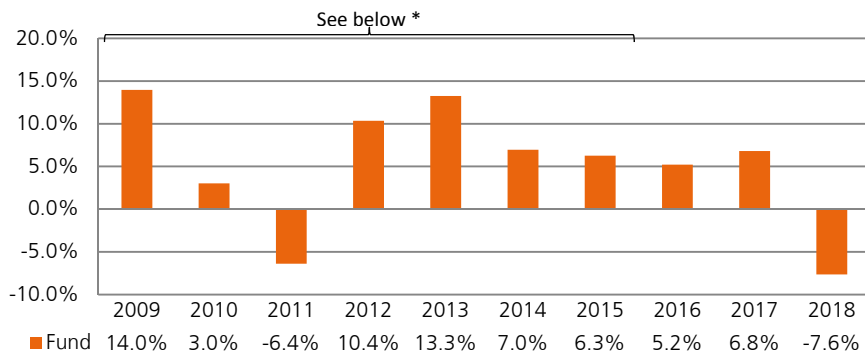
The ongoing charges figure is based on expenses for the year ending 12/2018. This figure may vary from year to year.

It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the funds when buying or selling units in another collective investment undertaking

For more information about charges, please refer to paragraph "Subscriptions, redemptions and conversions" and paragraph "Charges, commissions and tax treatment" of the prospectus, that is available on our web site <https://www.nnip.com/library>.

## Past Performance



- Past performance is not a reliable indicator of future performance.
- Past performance shown here is inclusive of all charges, except for entry/exit charges and charges for changing funds.
- This sub-fund was launched in 1987.
- This share class was launched in 1987.
- Past performance is calculated in EUR.

\* This performance was achieved when the fund had different characteristics.

## Practical information

- The custodian of the fund: Belfius Bank.
- Further information about this fund, including the other share categories and copies of the prospectus and the interim and annual reports for the fund, is available free of charge from the Management Company and via the website <https://www.nnip.com/library> in Dutch and French language. The Management Company has adopted a remuneration policy and report detailing the general remuneration principles, governance, as well as the remuneration of identified staff and relevant quantitative information which, once available, may be obtained free of charge upon request at the registered office of the Management Company or consulted on the following website: <https://www.nnip.com/institutional/BE/nl/Over-ons/Beleid-1.htm>.
- The price of shares/units in the fund is calculated and published in EUR. The prices are published on the website <https://www.nnip.com>.
- This fund is subject to the tax legislation and regulations of Belgium. This may affect your personal tax situation, depending on the country in which you live.
- Financial services: RBC Investor Services Belgium, a public limited company (société anonyme/naamloze vennootschap) under Belgian law, Zenith Building, Boulevard du Roi Albert II 37, 1030 Brussels.
- This fund does not comply with the requirements of Directive 2009/65/EC.
- NN Investment Partners Belgium S.A. 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.

This key investor information describes the Star Fund pension savings fund which has the form of a mutual fund under Belgian law.

This fund is authorised in Belgium and regulated by the Financial Services and Markets Authority (FSMA).

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This key investor information is accurate as at 18/02/2019.