

## 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

### YIS MSCI USA Universal

a sub-fund of YourIndex SICAV

**Class Unit: UCITS ETF EUR (EUR Accumulation, ISIN: LU2976311790)**

**Management Company:** Eurizon Capital S.A., a company belonging to the Intesa Sanpaolo Banking Group

**Website:** [www.eurizoncapital.com](http://www.eurizoncapital.com)

**For additional information dial:** +352 49 49 30 - 323

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for the supervision of the Management Company in relation to this key information document.

This product is authorised in Luxembourg.

Eurizon Capital S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

**Date of production of this key information document: 7 April 2025**

## What is this product?

### Type

This product is a Class of Share of the index-tracker fund YIS MSCI USA Universal (the "fund") which is part of YourIndex SICAV, an open-ended investment company in transferable securities ("SICAV") qualifying as a UCITS. This Class of Share is listed and traded on one or more stock exchanges.

### Term

There is no maturity date for this product. The product could be unilaterally closed or merged following notice to investors in the conditions led down in the Prospectus.

### Objectives

**Investment objective** To increase the value of your investment over time by tracking the performance of the MSCI USA Universal Index®.

**Benchmark(s)** MSCI USA Universal Index® (the "Index"). For designing the portfolio and measuring performance.

The Index is based on the MSCI USA Index®, its parent index (the "Parent Index"), and includes large and mid-cap securities of the US equity markets. The Index is designed to reflect the performance of an investment strategy that, by tilting away from free-float market cap weights, seeks to gain exposure to those companies demonstrating both a robust ESG profile as well as a positive trend in improving that profile, using minimal exclusions from the MSCI USA Index®.

The Index is a net total return index, meaning that it calculates the performance of the constituents on the basis that any dividends or distributions are reinvested after the deduction of any taxes that may apply. The Index is published and calculated by MSCI, acting as benchmark administrator. The Index rebalances on a semi-annual basis, as of the close of the last business day of May and November. Index rebalancing are implemented in Fund's portfolio in order to avoid deviation from the Index performance. The costs of rebalancing the Fund's portfolio will depend on the Index turnover and the transactions costs of trading the underlying securities. Rebalancing costs will impact negatively the Fund's performance. For more information on the benchmark, go to [www.MSCI.com](http://www.MSCI.com).

**Investment policies** The fund mainly invests in equities that are issued by US mid and large capitalisation companies. The fund generally favours direct investment but may at times invest through derivatives.

Specifically, the fund normally invests at least 90% of total net assets in equities and equity-related instruments, that are traded or issued by companies that are included in the benchmark. The fund may also invest in securities that are not constituents of the benchmark where such securities offer a risk and return profile that is similar to that of some constituents of the benchmark. The exposure to the benchmark is mainly achieved through physical replication.

The fund may invest in the following asset classes up to the percentages of total net assets indicated:

- deposits in any currency: 10%
- money market instruments: 10%

- units of UCITS and other UCIs: 10%

Tracking error Maximum, 1% (in normal market conditions)

**Derivatives and techniques** The fund may use derivatives for reducing risks (hedging) and costs, and to gain additional investment exposure.

**Strategy** The fund is passively managed. In tracking the performance of the benchmark, the investment manager invests similarly to the benchmark through a combination of quantitative and discretionary approaches. Using market and economic sector analysis and statistical models, the investment manager may over- or underweight certain benchmark's constituents and may invest in securities which are not benchmark's constituents (Optimized sampling). However, from time to time the fund may hold all constituents of the benchmark.

**Distribution Policy** This Share Class is not distributing dividends. Income from investments is reinvested.

**Other information** The fund promotes (E) environmental and/or (S) social characteristics and invests in assets following good governance (G) practices in accordance with article 8 of the Sustainable Finance Disclosure Regulation ("SFDR"). For more information, see "SFDR Pre-contractual disclosures" attached to the Prospectus.

### Intended retail investor

The fund is available to professional investors and investors with basic knowledge, with or without advice.

Investors who understand the risks of the fund and plan to invest over a recommended holding period of 5 years.

The fund may appeal to investors who are looking for a growth-oriented investment, while favouring ESG/SRI investing and are interested in exposure to regional equity markets, either for a core investment or for diversification purposes.

### Practical information

**Depositary** The fund depositary is State Street Bank International GmbH, Luxembourg Branch.

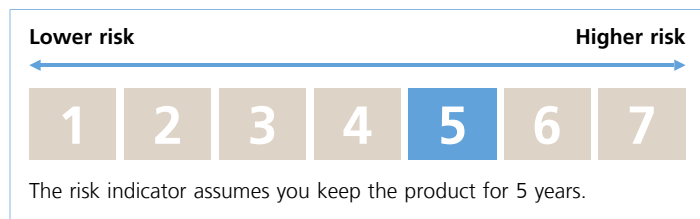
**Further information** For further information about this Class of Share, other Class of Share of this fund or other funds of the Sicav, you may refer to the Prospectus (in the same language as the KID), to the Articles of Incorporation or to the last available annual or semi-annual financial report (in English). These documents are prepared for the entire Sicav and may be obtained at any time, free of charge, by visiting the Management Company's website at [www.eurizoncapital.com](http://www.eurizoncapital.com) or by sending a written request to the Management Company or to the depositary.

**Price Publication** The net asset value of this Class of Share is published on the Management Company's website at and its intra-day net asset value (iNAV) is available via Bloomberg.

**Portfolio publication** The information on the portfolio of the fund is disclosed in the annual and semi-annual financial reports of the SICAV. The portfolio composition file for the fund is available daily on .

## What are the risks and what could I get in return?

### Risks



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 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact the capacity of Eurizon Capital S.A. to pay you.

This fund does not offer any form of capital protection against future negative market conditions and, as a consequence, you may lose part of or the entire amount originally invested.

If the fund is not able to pay you out what is due, you may lose your entire investment.

### Performance scenarios

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 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.**

The stress scenario shows what you might get back in extreme market circumstances.

**Unfavourable:** this type of scenario occurred for an investment between March 2015 and March 2020.

**Moderate:** this type of scenario occurred for an investment between April 2017 and April 2022.

**Favourable:** this type of scenario occurred for an investment between October 2016 and October 2021.

Recommended holding period		5 years	
Example Investment		10,000 EUR	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b> Average return each year	<b>840 EUR</b> -91.58%	<b>2,260 EUR</b> -25.75%
<b>Unfavourable</b>	<b>What you might get back after costs</b> Average return each year	<b>8,620 EUR</b> -13.80%	<b>12,920 EUR</b> 5.26%
<b>Moderate</b>	<b>What you might get back after costs</b> Average return each year	<b>11,160 EUR</b> 11.62%	<b>18,880 EUR</b> 13.55%
<b>Favourable</b>	<b>What you might get back after costs</b> Average return each year	<b>14,770 EUR</b> 47.74%	<b>22,120 EUR</b> 17.20%

## What happens if Eurizon Capital S.A. is unable to pay out?

If the fund is not able to pay you out what is due, you may lose your entire investment. No investor guarantee nor compensation scheme is foreseen in that eventuality. The fund is treated as a separate entity having its own assets which are distinct in all aspects from the assets of the Management company and the assets of each of the other investors in the fund, as well as from the assets of any other products managed by the Management Company. For obligations contracted on behalf of a specific product, the Management Company shall be liable exclusively for the assets of the concerned product. On the fund's assets, no actions of creditors of the Management Company or creditors acting on its interest, nor actions of creditors of the depositary or sub-depositary or creditors acting in the depositary or sub-depositary's interest, should be allowed. Actions of creditors of an investor in the fund are limited to the positions held in the fund by the concerned investor. The Management Company cannot, in any circumstances, use the assets of the fund for its own interests or those of third parties.

## 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,
- 10,000 EUR is invested.

Example Investment 10,000 EUR	if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Total Costs</b>	<b>20 EUR</b>	<b>129 EUR</b>
<b>Annual cost impact*</b>	<b>0.2%</b>	<b>0.2% each year</b>

(\*) 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 13.80% before costs and 13.55% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

## Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs*</b>	<b>0.00%</b> , we do not charge an entry fee.	<b>0 EUR</b>
<b>Exit costs*</b>	<b>0.00%</b> , we do not charge an exit fee for this product.	<b>0 EUR</b>
Ongoing costs taken each year		Annual cost impact if you exit after 1 year
<b>Management fees and other administrative or operating costs</b>	<b>0.19%</b> of the value of your investment per year. This is an estimate based on actual costs over the last year.	<b>19 EUR</b>
<b>Transaction costs</b>	<b>0.01%</b> of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	<b>1 EUR</b>
Incidental costs taken under specific conditions		Annual cost impact if you exit after 1 year
<b>Performance fees</b>	There is no performance fee for this product.	<b>0 EUR</b>

(\*) These figures do not include any brokerage fees and/or transaction costs to be borne by investors in connection with their dealing on stock exchange(s) for buying or selling shares. These brokerage fees and/or transaction costs are not charged by, or payable to the SICAV nor the Management Company but to the investor own intermediary. These figures do not include primary market transaction costs that may be charged to Authorised Participants.

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

### Recommended holding period: 5 years

In normal circumstances, investors other than Authorized Participants may not buy or sell shares directly with the SICAV, but must do so - through an intermediary - on one of the stock exchanges where these shares are listed and traded, during the trading hours of the relevant stock exchange. For the list of available stock exchanges, go to [eurizon.com](http://eurizon.com).

If you sell your shares before the end of the Recommended Holding Period, this could impact your investment's risk profile and/or performance.

## How can I complain?

Complaints must be either submitted in written form to Eurizon Capital S.A., 28, boulevard de Kockelscheuer, L-1821 Luxembourg, to the attention of the Compliance & AML Function, or sent by fax to the number +352 494 930 349, or through the "Contacts" section of the Eurizon Capital S.A.'s website ([www.eurizoncapital.com](http://www.eurizoncapital.com)). Complaints may also be received by the Management Company through its authorized distributors. The Management Company must handle all complaints with the utmost diligence, transparency and objectivity and must communicate in writing to the investor, in a plain and easily comprehensible language and by mean of registered communication method with return receipt, its decision within 30 days from receipt of the complaint. For additional information, please refer to the "Investor's Rights" section of the Eurizon Capital S.A.'s website ([www.eurizoncapital.com](http://www.eurizoncapital.com)).

## Other relevant information

**Performance scenarios** You can find previous performance scenarios updated on a monthly basis at [www.eurizoncapital.com](http://www.eurizoncapital.com).

**Past performance** There is insufficient performance data available to provide a chart of annual past performance.