

## 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 US Government Bond

a sub-fund of **YourIndex SICAV**

**Class Unit: UCITS ETF USD (USD Accumulation, ISIN: LU3053352236)**

**Management Company:** Eurizon Capital SGR S.p.A. acting through its Luxembourg branch, part of 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 SGR S.p.A. is registered in Italy in the Register of Asset Management Companies (*Albo delle Società di Gestione del Risparmio*) under no. 3 in the UCITS Managers section and under no. 2 in the AIF Managers section authorised in Italy, and regulated by the Bank of Italy.

**Date of production of this key information document: 20 March 2026**

## What is this product?

### Type

This product is a Class of Share of the index-tracker fund YIS US Government Bond (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 J.P. Morgan United States Government Bond Index®.

**Benchmark(s)** J.P. Morgan United States Government Bond Index® (the "Index"). For designing the portfolio and measuring performance.

The Index aims to track the performance of eligible fixed-rate, USD-denominated U.S. Treasury bonds. The index is based on the composition and established methodology of the J.P. Morgan Government Bond Index®. The Index consists of regularly traded, fixed-rate, USD-denominated U.S. Treasury bonds.

The Index does not take into account ESG criteria.

The Index is a total return index, meaning that it calculates the performance of the constituents on the basis that any dividends or distributions are reinvested.

The Index is published and calculated by J.P. Morgan Securities PLC, acting as benchmark administrator. The Index rebalances on the last weekday of each month. If FX rates from WM Reuters are unavailable on the last weekday of the month (i.e. Good Friday), indices are rebalanced on the previous business day. 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 J.P. Morgan.

**Investment policies** The fund mainly invests in US government bonds denominated in US dollar. 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 debt and debt-related instruments, including money market instruments, issued by issuers that are included in the benchmark. The credit rating and duration of securities are usually consistent with those of 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:

- corporate bonds: 10%
- deposits in any currency: 10%
- units of UCITS and other UCIs: 10%

Tracking error Maximum, 0.50% (in normal market conditions)

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

**Securities lending** Expected, 40%; maximum, 70%.

**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.

### 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 4 years.

The fund may appeal to investors who are looking for an investment combining income and growth and are interested in exposure to developed bond 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 [www.eurizoncapital.com](http://www.eurizoncapital.com) 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 [www.eurizoncapital.com](http://www.eurizoncapital.com).

## 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.

### 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 April 2020 and April 2024.

**Moderate:** this type of scenario occurred for an investment between April 2019 and April 2023.

**Favourable:** this type of scenario occurred for an investment between November 2016 and November 2020.

Recommended holding period		4 years	
Example Investment		10,000 USD	
Scenarios		if you exit after 1 year	if you exit after 4 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>7,920 USD</b> -20.82%	<b>7,710 USD</b> -6.31%
<b>Unfavourable</b>	<b>What you might get back after costs</b> Average return each year	<b>8,620 USD</b> -13.83%	<b>8,490 USD</b> -4.00%
<b>Moderate</b>	<b>What you might get back after costs</b> Average return each year	<b>10,000 USD</b> -0.02%	<b>10,030 USD</b> 0.08%
<b>Favourable</b>	<b>What you might get back after costs</b> Average return each year	<b>11,490 USD</b> 14.89%	<b>11,930 USD</b> 4.50%

## What happens if Eurizon Capital SGR S.p.A. - Luxembourg Branch 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. Obligations entered into on behalf of the fund shall be met solely with the assets of the fund. 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 USD is invested.

Example Investment 10,000 USD	if you exit after 1 year	if you exit after 4 years (recommended holding period)
<b>Total Costs</b>	<b>23 USD</b>	<b>94 USD</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 0.30% before costs and 0.08% 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 USD</b>
<b>Exit costs*</b>	<b>0.00%</b> , we do not charge an exit fee for this product.	<b>0 USD</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 USD</b>
<b>Transaction costs</b>	<b>0.04%</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>4 USD</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 USD</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: 4 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 SGR S.p.A. - Luxembourg Branch, 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 SGR S.p.A. - Luxembourg Branch'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 60 days from receipt of the complaint. For additional information, please refer to the "Investor's Rights" section of the Eurizon Capital SGR S.p.A. - Luxembourg Branch'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.