

# 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.

# Pentagon High Conviction Bond Fund

## PRODUCT

|                             |  |
|-----------------------------|--|
| <b>Product:</b>             | Pentagon High Conviction Bond Fund Share Class G - A Sub Fund of Cantor Fitzgerald Investment Funds PLC - Managed by Cantor Fitzgerald Asset Management Europe. ICM Investment Management Limited acts as sub-investment manager - The fund Management Company is Bridge Fund Management Limited |
| <b>Manufacturer name:</b>   | Bridge Fund Management Limited   |
| <b>Product code:</b>        | IE000HLGDJJ3   |
| <b>Website:</b>             | <a href="http://www.cantorfitzgerald.ie">www.cantorfitzgerald.ie</a> / <a href="https://bridgefundservices.com">https://bridgefundservices.com</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 August 2024

## WHAT IS THIS PRODUCT?

### Type:

The Fund is a sub-fund of Cantor Fitzgerald Investment Funds PLC, incorporated with limited liability as an open-ended umbrella investment company with variable capital in the form of an undertaking for collective investment in transferable securities (UCITS). Your investment will take the form of shares in the Fund. The Fund's assets are held through its Depository, which is Northern Trust Fiduciary Services (Ireland) Limited.

### Term:

The Fund has no set termination date. 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 principal objective of the Fund is to deliver positive, long term, risk-adjusted returns to investors. The Fund will achieve this objective by following the three basic investment pillars of value, bottom-up focus and absolute return.

The Fund will invest in a concentrated portfolio of global corporate bonds that have been identified by the Sub-Investment Manager, after rigorous fundamental analysis, as being mispriced and therefore offering clear price appreciation potential, an on-going income claim and higher-ranking security over a company's assets.

The Sub-Investment Manager believes that value investing, where an asset is bought for less than it is worth, maximises the probability of high returns whilst simultaneously reducing risk by identifying a clear margin of safety. The Sub-Investment Manager believes that its bottom-up company research philosophy allows it to gain a knowledge advantage over other market investors by focusing on what is possible to know and know better than others. Finally, the Sub-Investment Manager focuses on absolute return, which has the objective of delivering positive returns over time as opposed to focusing on delivering relative returns versus a benchmark.

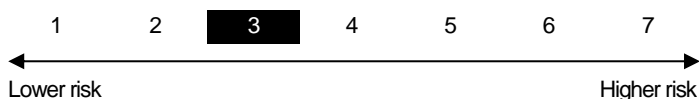
The Fund will invest in global corporate bonds that are deemed to be undervalued or misunderstood and where the intrinsic value (which refers to the value of a bond as determined through fundamental analysis carried out by the Sub-Investment Manager) is significantly higher than the current price would suggest. Not only will this approach serve to increase prospective returns, it will also reduce the risk of permanent loss by identifying a clear margin of safety.

### Intended Retail Investor:

This investment might suit you if you want to invest €10,000 or more and you are prepared to stay invested for at least three years to give your investment time to achieve its growth potential. As with all investment funds, the value of your investment can go up and down, particularly over shorter periods. So, you could get back less than you put in. This product is most suitable for people aged between 18 and 74.

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?



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

### 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.

**Be aware of currency risk.** You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment.

## 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: 3 years<br>Investment 10 000 USD   |  |                          |   |
|--|--|--------------------------|---|
| 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 3 years<br>(recommended holding period) |
| <b>Stress scenario</b>   | <b>What might you get back after costs</b> | 3 420 USD                | <b>4 160 USD</b>  |
|  | Average return each year                   | -65.82 %                 | - 25.35 %   |
| <b>Unfavourable scenario</b>   | <b>What might you get back after costs</b> | 8 190 USD                | <b>9 140 USD</b>  |
|  | Average return each year                   | -18.07 %                 | - 2.94 %  |
| <b>Moderate scenario</b>   | <b>What might you get back after costs</b> | 10 510 USD               | <b>11 560 USD</b>   |
|  | Average return each year                   | 5.14 %                   | 4.94 %  |
| <b>Favourable scenario</b>   | <b>What might you get back after costs</b> | 12 330 USD               | <b>13 280 USD</b>   |
|  | Average return each year                   | 23.31 %                  | 9.91 %  |

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 01/2020 and 12/2022.

Moderate: This type of scenario occurred for an investment between 06/2015 and 05/2018.

Favourable: This type of scenario occurred for an investment between 03/2016 and 02/2019.

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

For the protection of investors the fund's assets are held by an independent depository, so the fund's ability to pay out would not be affected by the insolvency of Bridge Fund Management Limited. If the 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.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.

- USD 10 000 is invested.

| Investment 10 000 USD | If you exit after 1 year | If you exit after 3 years |
|-----------------------|--------------------------|---------------------------|
| <b>Total costs</b>    | <b>130 USD</b>           | <b>456 USD</b>            |
| Annual Cost Impact*   | 1.3 %                    | 1.36 %                    |

\*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 6.30% before costs and 4.94% 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 for this product, 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 | Management Fees are 0.35% of the value of your investment per year. Other administrative and operating costs are capped at 1.00% of the value of your investment per year. The current figure charged is 1.28% | 130 USD                  |
| Portfolio transaction costs                                 | 0.00% The portfolio transaction costs are estimated.   | 0 USD                    |
| Incidental costs taken under specific conditions            |  |                          |
| Performance Fee   | 0.00% We do not charge a performance fee for this product.   | 0 USD                    |

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

### Recommended minimum holding period: 3 years

This investment is designed for an investment period of 3 years or more. The recommended holding period is 3 years or more to give your investment time to achieve its growth potential but you can stay invested for as long as you like. You can withdraw all or part of your investment at any time. There are no exit charges. 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?

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 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

- Representative Share Classes: The Share Class G US Dollar Accumulating - IE000HLGDJJ3 presented in this document is representative of Share Class M Euro Accumulating - IE000DEDHFQ8, Share Class L Sterling Accumulating - IE000M4OQU75 and Share Class I CHF Accumulating - IE000P6TRGS0. Investors can obtain information about the represented share classes in the prospectus.
- 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\\_IE000HLGDJJ3\\_en\\_IE.pdf](https://api.kneip.com/v1/documentdata/permalinks/KPP_IE000HLGDJJ3_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\\_IE000HLGDJJ3\\_en\\_IE.xlsx](https://api.kneip.com/v1/documentdata/permalinks/KMS_IE000HLGDJJ3_en_IE.xlsx)