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.

COLEMAN STREET INV.-INCOME&GROWTH, a sub-fund of COLEMAN STREET INVESTMENTS

COLEMAN STREET INV.-INCOME&GROWTH 3 ACC (LU0904708764)

COLEMAN STREET INVESTMENTS is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF). This product is managed by Cadelux S.A. which is authorized in Luxembourg and supervised by the CSSF. For more information on this product, please refer to www.cadelux.lu or call +352 28 66 28 1.

This document was published on 03-01-2023
You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type The fund is an open-ended investment company organised as a "société anonyme" under the laws of the Grand Duchy of Luxembourg and qualifies as a Société d'Investissement à Capital Variable ("SICAV").

Objectives

Product objectives The Sub-Fund aims to provide income and capital growth.

Investment approach The Sub-Fund invests in all types of securities, including shares of companies, debt instruments of all kinds, money market instruments and cash.

Benchmark The Fund is actively managed and is not constrained by any benchmark.

Redemption policy Each investor may apply for the redemption of all or part of his shares or of a fixed amount as of each valuation day at the net asset value per share determined as of such valuation day. If the value of a shareholder's holding on the relevant valuation day is less than the specified minimum holding amount, the shareholder will be deemed to have requested the redemption of all of his shares.

Distribution policy Accumulation units do not distribute a dividend. The annual result is capitalized (or reinvested). Distribution units pay an annual dividend, insofar as the results of the fund allow this.

Exchange policy You have the right to exchange your units for units of another sub-fund of the fund. You will find any costs for this in the section 'costs'. Further information can be obtained in the prospectus via www.cadelux.lu

Asset segregation The fund is structured by having segregated assets and liabilities between its sub-funds. As a consequence, the rights of investors in relation to any one sub-fund are restricted to the assets of that sub-fund.

SFDR Article 6

Derivatives The fund may use financial instruments ("derivatives") whose value depends on the future prices of other assets. Derivatives are usually used to hedge risk and/or to manage the Sub-Fund more efficiently.

Intended retail investor The product is suitable for investors seeking income and long-term growth through capital appreciation. Notwithstanding the above, any investment in this product should only be made after the long term financial objectives and requirements of the investor and the risks associated to investment in the product as set out in the prospectus have been duly considered.

Term The fund has no maturity date and can only be terminated by the shareholders themselves. Liquidation may be effected by resolution of a General Meeting of Shareholders. If the fund is dissolved, a liquidator will proceed with the liquidation. The proceeds of the liquidation will be distributed to shareholders in proportion to their shares.

Practical information

Depository Delen Private Bank Luxembourg S.A.

Further information The fund prospectus, the most recent annual and semi-annual reports and other information (such as the strategy and fund objectives) on the Fund can be obtained in English free of charge from CADELUX S.A., 287, route d'Arlon, L-1150 Luxembourg or on the website : www.cadelux.lu. The most recent share prices can be obtained from Delen Private Bank Luxembourg SA or visiting the website of CADELUX S.A.: www.cadelux.lu.

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

Risk Indicator

The risk indicator assumes you keep the product for 6 Years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 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 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.

Credit risk: Risk that a bond will lose all its value if the issuer of the bond is unable to repay its debt on the due date.
Liquidity risk: Some financial securities may be impossible to sell quickly at a given instant or may have to be sold at a discount during periods of market stress.
Counterparty risk: The sub-fund can lose money as a result of the failure of a market player with which it does business.
Operational risk: In any market, and in particular in emerging markets, thesub-fund may lose some or all of its money in the event of default in the custody of assets, fraud, corruption, political measures or any other adverse event.
Concentration risk: Where the sub-fund concentrates its investments on one country (or one region or sector) that is affected by an adverse event, its value may fall.
Management risk: Under abnormal market conditions, standard management techniques may be ineffective or unfavourable.
Derivatives risk: Some derivatives may increase the volatility of the sub-fund or expose the sub-fund to losses higher than the price of these derivatives.
Sustainability risk: environmental and/or social aspects are not systematically part of the fund's investment selection process. This may result in the fund being more exposed to companies that have a negative impact on sustainability.

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

If we are not able to pay you what is owed, you could 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 over the last 11 years. Markets could develop very differently in the future.

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

Market developments in the future cannot be accurately predicted. The scenarios shown are only an indication of some of the possible outcomes based on recent returns. Actual returns could be lower.

Recommended holding period	**6.0**		
Example Investment	**GBP 10 000**		
Scenarios		If you exit after 1 Year	If you exit after 6 Years
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**		
Stress	**What you might get back after costs**	**3 840.6 GBP**	**4 353.6 GBP**
	Average return each year	-61.59%	-12.94%
Unfavourable	**What you might get back after costs**	**8 723.4 GBP**	**8 881.2 GBP**
	Average return each year	-12.77%	-1.96%
Moderate	**What you might get back after costs**	**10 592.8 GBP**	**13 820.4 GBP**
	Average return each year	5.93%	5.54%
Favourable	**What you might get back after costs**	**12 352.9 GBP**	**15 846.3 GBP**
	Average return each year	23.53%	7.97%

Unfavourable Scenario: This type of scenario occurred for an investment between (01/2022 - 01/2023).
Moderate Scenario: This type of scenario occurred for an investment between (04/2012 - 04/2018).
Favourable Scenario: This type of scenario occurred for an investment between (08/2015 - 08/2021).

What happens if CADELUX S.A. is unable to pay out?

The assets of the sub-fund are held in custody by its custodian, namely Delen Private Bank Luxembourg (the 'Depositary'). Any insolvency of the Priip manufacturer will not affect the assets of the Sub-Fund held by the Custodian. In the event of the insolvency of the Depositary or anyone acting on behalf of the Depositary, the Sub-Fund may suffer a financial loss. However, this risk is mitigated to a certain extent because the Custodian is legally required to keep its own assets separate from those of the Sub-Fund. The Depositary is also liable to the Sub-Fund and investors in respect of any losses resulting from, among other things, negligence and fraud or the Depositary's willful breach of its obligations (subject to certain limitations).

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.
- GBP 10 000 is invested.

Investment GBP 10 000		
Scenarios	If you exit after 1 Year	If you exit after 6 Years
Total Costs	85 GBP	735.8 GBP
Annual costs impact (*)	0.85%	0.92% each year

(*) 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 6.46% before costs and 5.54% after costs.

To cover any transaction fees which may arise from the conversion, the Board of Directors of the Company may charge, for the benefit of the original sub-fund, a conversion fee of up to the amount of the redemption charge applicable to the shares to be converted.

Composition of costs

One-off costs upon entry or exit		**If you exit after 1 year**
Entry costs	0.00%, we do not charge an entry fee.	**Up to 0 GBP**
Exit costs	0.00%, we do not charge an exit fee for this product, but the person selling you the product may do so.	**Up to 0 GBP**
Ongoing costs taken each year		
Management fee and other administrative or operating costs	0.85% of the value of your investment per year. This is an estimate based on actual costs over the last year.	**85 GBP**
Transaction costs	0.00% 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.	**0 GBP**
Incidental costs taken under specific conditions		
Performance fees	0.00%. There is no performance fee for this product.	**0 GBP**

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

Recommended holding period: 6 Years

This product has no minimum (or maximum) duration but aims to invest for the medium and long term while keeping the money readily available. Due to the underlying investments, which fluctuate with the fluctuations of the financial markets, it is recommended that you hold your investment for at least 6.0 years. You can get on or off at any time (on working days). The value is calculated on the first valuation date following receipt of the redemption request. In addition, you must also take into account your personal and tax situation in the event of a sale. Charges may also be deducted depending on the sale, which may affect the return on the investment.

How can I complain?

Any complaints can be reported to the management company CADELUX S.A., 287 Rte d'Arlon, L-1150 Luxembourg, or by e-mail to info@cadelux.lu.

Other relevant information

This document contains only a fraction of all information related to the product. For more information, please refer to the Fund's legal documentation, which is available on request.

Information on past performance of the last 9 years can be found here: https://priips-performance-chart.com/cadelux/LU0904708764/en/

Monthly performance scenarios can be found here: https://priips-scenarios.com/cadelux/LU0904708764/en/