

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.

Product

World Fix 100-3

Sub-fund of Optimum Fund
Capitalisation shares
ISIN-code: BE6346439209

Manufacturer of the product: KBC Asset Management NV (Part of the KBC Group)

www.kbc.be/investment-legal-documents or www.cbc.be/documentation-investissements - call +32 78 152 153 (NL)/ +32 78 152 154 (FR KBC) / +32 81 80 18 80 (FR CBC)/ +32 78 353 137 (EN) for more information.

The Financial Services and Markets Authority (FSMA) is responsible for supervising KBC Asset Management NV in relation to this Key Information Document. This product authorised in Belgium.

KBC Asset Management NV is authorised in Belgium and regulated by the Financial Services and Markets Authority (FSMA).

Date of publication: 6 October 2025

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

This product is a fund. World Fix 100-3 is a sub-fund of the open-ended investment company governed by Belgian law, Optimum Fund. This open-ended investment company does fulfil the requirements of the UCITS Directive (*).

Term

Limited to 28 February 2029

Objectives

Optimum Fund World Fix 100-3 aims to repay 100% of the initial subscription price at maturity (capital protection*) by investing in various assets, such as bonds and cash, and to generate a possible return by concluding swaps. The initial subscription price is 1 000 EUR. The initial subscription period runs from 6 November 2023 until 19 December 2023 (before 6 am CET).

The fund's return is linked to the performance of a basket of shares.

At maturity (28 February 2029) in addition to the initial subscription price, a capital gain will be distributed that will be equal to the best of two alternatives:

- 8.00% on the one hand, settled at 100% of the initial subscription price;
- on the other 100% of the increase in the basket, settled at 100% of the initial subscription price, where the maximum capital gain will be 60%. The evolution of the basket is calculated as follows: [end value of the basket minus the starting value of the basket], divided by the starting value of the basket. Decreases in the basket will not be charged.

Consequently, the capital gain at maturity will be a minimum of 8.00% (annual return: 1.49% before costs and taxes) and a maximum of 60% (annual return: 9.51% before costs and taxes).

The basket comprises the shares of a worldwide selection of large-cap, blue-chip companies.

The evolution of the basket is calculated on the basis of average share prices over a specific period. The calculation of a weighted average can have a positive or negative impact on the fund's return. It also ensures that share prices do not overly affect the return should they rise or fall significantly on certain days (for more details, see the 'Investment Information' section of the information concerning this sub-fund in the prospectus).

The fund invests

- in SPV* notes, other bonds and debt instruments, deposits and/or cash, with the aim of repaying 100% of the initial subscription price per unit at maturity. SPV notes are listed bonds issued by Special Purpose Vehicles managed by KBC Asset Management or one of its subsidiaries. The minimum credit rating* that the bonds and other debt instruments have to meet is set out in the prospectus.
- and in swaps* concluded with one or more prime counterparties in order to achieve the return.

The fund is denominated in Euro.

Orders for fund units are executed twice a month (for more details, see the 'Information concerning the trading of shares' section of the information concerning this sub-fund in the prospectus).

More details on how the fund works and on its composition (including the selection of shares) can be found in the 'Investment Information' section of the information concerning this sub-fund in the prospectus. The process for selecting the shares in the basket uses parameters that may affect the investments' possible return.

Practical information

The custodian of Optimum Fund is KBC Bank NV.

You can obtain a copy of the prospectus and the most recent annual and half-yearly reports in Dutch or English free of charge from any branch or agency of the financial service provider KBC Bank NV or KBC Asset Management NV (Havenlaan 2, 1080 Brussels, Belgium) or via the following website: www.kbc.be/kid. You can find the most recent net asset value* at www.beama.be. You can read all other practical information at: www.kbc.be/kid. Updated information on the remuneration policy (as described in the prospectus under 'Management Company') can be found at www.kbc.be/investment-legal-documents (Remuneration Policy) and is available free of charge from any branch or agency of the financial service provider KBC Bank NV.

This key information document describes **World Fix 100-3**, a sub-fund of the open-ended investment company* Optimum Fund.

The prospectus and periodic reports cover all sub-funds of the open-ended investment company.

Each sub-fund of Optimum Fund should be considered as a separate entity. Your rights as an investor are restricted to the assets of the sub-fund. The obligations of each individual sub-fund are covered only by the assets of that sub-fund.

You may exchange your investment in units in this sub-fund for units in another sub-fund. For additional information about this, see the 'Types of shares and fees and charges' section in the information concerning this sub-fund in the prospectus.

Intended retail investor

The product is aimed at retail investors who want to build up wealth and have an investment horizon until 28 February 2029.

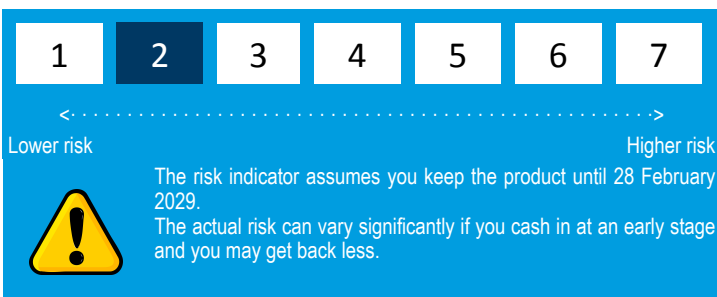
The product is intended for investors for whom the preservation of the invested amount is important.

These investors are willing to take a certain amount of risk for a potentially higher return and can bear limited losses under adverse conditions.

These investors have at least a basic knowledge of and/or experience with investing.

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

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 2 out of 7; which is a low risk class.

2 is a typical rating for a structured fund that has a fixed maturity date and offers capital protection. The prospect of capital protection, which is aimed at repaying the initial subscription price on the final maturity date, reduces the fund's sensitivity to the markets. The capital protection does not apply if investors sell their units in the fund early.

You are entitled to receive back at least 100% of the initial subscription price at maturity. Any amount over this, and any additional return, depends on future market performance and is uncertain. However, this protection against future market performance will not apply if you cash-in before the product expires.

If we are not able to pay you what is owed, you could lose your entire investment.

Moreover, an investment in this fund involves:

- a moderate level of inflation risk: there is no protection against an increase of the inflation.

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 scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future.

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

Recommended holding period: until 28 February 2029

Example Investment: 10 000 EUR

		If you exit after 1 year	If you exit on 28 February 2029
Scenarios			
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	8 823 EUR	8 931 EUR
	Average return each year	-11.77%	-3.17%
Unfavourable	What you might get back after costs	9 903 EUR	11 530 EUR
	Average return each year	-0.97%	4.15%
Moderate	What you might get back after costs	10 713 EUR	13 231 EUR
	Average return each year	7.13%	8.32%
Favourable	What you might get back after costs	11 194 EUR	13 231 EUR
	Average return each year	11.94%	8.32%

The performance scenarios are estimates based on minimum 10 000 price simulations of the underlying investments, taking into account the payoff structure of the fund/product. The price simulations are obtained by using the observed/historical returns of the underlyings (or of appropriate benchmarks and proxies) up until the maturity of the fund.

What happens if KBC Asset Management NV is unable to pay out?

Because you invest directly in the fund, the failure of the Management Company, KBC Asset Management NV, to make distributions (for example, due to insolvency) would have no direct consequences on the ability of the fund to make distributions.

In the event that the fund itself fails to make distributions, you may lose your investment entirely. The fund is not covered by any compensation, guarantee scheme or any other form of investor guarantee.

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 and how long you hold the product. 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 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.

	If you exit after 1 year	If you exit on 28 February 2029
Total costs	543 EUR	719 EUR

Annual cost impact (*)	5.4%	2.0% each year
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(*) 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 10.3% before costs and 8.3% 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.

These figures include the maximum distribution fee that the person selling you the product may charge: 2.5% of the amount invested. This person will inform you of the actual distribution fee.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Max. 3.50% of the amount you pay in when entering this investment. This includes distribution costs of max. 2.50% of amount invested.	350 EUR
Exit costs	Max. 1.00% of your investment before it is paid out to you. We do not charge an exit fee for this product if you exit at maturity. On top of that an additional exit fee of max. 5.00% can be charged if you exit within one month after the entry.	100 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.93% of the value of your investment per year. This is an estimate based on actual costs over the last year.	93 EUR
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 EUR
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 EUR

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

Recommended holding period: until 28 February 2029.

We recommend holding on to this product until it matures. The recommended holding period is based on this scenario. The investment policy aims to achieve the investment objectives on the fund's final maturity date. Our recommended term therefore coincides with the fund's duration.

You can exit this product before the maturity of the fund but in that case the probability of getting less back than the initial investment is higher. Furthermore the capital protection only applies at maturity. In case of a partial or full exit the exit costs mentioned in the "What are the costs?" section will be charged.

How can I complain?

For complaints about the product or the conduct of the manufacturer or person selling or advising on the product, your intermediary is the first point of contact. If you cannot reach agreement, you can contact klachten@kbc.be Tel. 016/ 43 25 94, Brusselsesteenweg 100 3000 Leuven, or gestiondesplaintes@cbc.be Tel. 081 803 163, Avenue Albert I 5000 Namur or ombudsman@ombudsfm.be Tel. 02 545 77 70, North Gate II, Koning Albert II-laan 8 bus 2 1000 Brussels. You can find the complete complaints procedure at www.kbc.be/suggestion-or-complaint or www.cbc.be/suggestion-ou-plainte. However, you always retain the right to initiate legal proceedings.

Other relevant information

Detailed information on this product and the associated risks can be found in the documentation relating to the fund. Be sure to read this information before signing up. You can obtain the information free of charge from your intermediary.

You can find previous performance scenario calculations on the following website: www.kbc.be/fund-performance.

*see glossary of Key Information Document terms at: www.kbc.be/kid.