

Summary of investors' rights (EN)

This document is a summary of your core rights as investor within one or more investment funds (the "Fund") managed by M&G Luxembourg S.A. (the "Company"). This document is made available in accordance with Regulation (EU) 2019/1156 of the European Parliament and of the Council of 20 June 2019 on facilitating cross-border distribution of collective investment undertakings.

This document must not be considered as an exhaustive list of all your rights as investor of the Fund. For more details on the operation and characteristics of the relevant Fund, please refer to the respective prospectus of that/those Fund(s) (the "Prospectus").

Subscription, redemption and conversion rights of the Fund

Investors have the right to subscribe, redeem or convert the units or shares of a sub-fund/class of units or class of shares (the "Class") subject to the provisions of the Prospectus. For further information on this subject, please refer to the Prospectus.

Right to receive income

The Fund's board of directors or the management board of the Company (where applicable) may decide to issue, subject to the provisions of the Prospectus, distribution or accumulation Classes within each sub-fund. Depending on the type of Class held by the investor, any income proportional to the value of the investment may, in accordance with the terms of the Prospectus, be either (i) distributed in full or in part to the investor in the form of a dividend, or (ii) reinvested automatically in the Fund. Any income from the Fund's units or shares may go up as well as down. Also, investors may not recover the amount of their initial investment. For further information on this subject, please refer to the Prospectus.

Right to be informed

As investor, you have the right to be informed about the Fund and the sub-fund(s)/Classes in which you invest. This information is available in the Fund's legal documentation as well as on request from the Company.

Right to attend and vote at general meetings

Investors may exercise the right to attend the Fund's general meetings (where applicable). For further information on this subject, please refer to the Prospectus.

Right to data protection

Subject to the applicable law, investors may benefit from rights concerning the protection of their personal data. For further information on this subject, please refer to the Prospectus.

Right to complain

Investors who are not satisfied with their experience of investing in the Fund can contact the Company in that respect. For further information on this subject, please refer to the Prospectus.

Please consult the Prospectus in full for more details on the operation of the Fund. Please consult your professional advisers in order to better understand your rights as investor.