Key Information Document

IPConcept

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

Thematica - Future Mobility Retail SEK (Currency: SEK)

ISIN: LU1814397268

a share class of Thematica - Future Mobility which is a sub-fund of Thematica.
Management Company and Manufacturer of the Key Information Document: IPConcept (Luxemburg) S.A.
Website: www.ipconcept.com
Call +352 2602481 for more information.
The Commission de Surveillance du Secteur Financier is responsible for the supervision of IPConcept (Luxemburg) S.A. in relation to this Key Information Document.
This PRIIP is authorised in Luxembourg.
IPConcept (Luxemburg) S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.
Date of production of the Key Information Document: 29/06/2026

What is this product?

Type
The product is a share class of the sub-fund Thematica - Future Mobility, which is part of the Thematica (the "umbrella fund"), an open-ended investment company with variable capital (société d'investissement à capital variable - SICAV) of the umbrella type governed by Part I of the Luxembourg Law of 17 December 2010, as amended (2010 Law), and thus qualifies as a UCITS. The assets and liabilities of all sub-funds are segregated by law.

Term
The sub-fund has no maturity date. Notwithstanding this provision, the sub-fund, in keeping with the articles of association, may be dissolved at any time by resolution of the board of directors.

Objectives
Investment objective
The objective of the sub-fund "Thematica - Future Mobility" is to achieve capital growth by investing primarily in securities of companies that contribute to or benefit from the value chain of electric vehicles. The fund prefers to invest in companies active in exploration and/or extraction (e.g. of lithium, cobalt, graphite and nickel), refining and in the manufacture of batteries and electric vehicles (including electric transport). The sub-fund is actively managed. The composition of the portfolio is determined by the fund manager solely in accordance with the criteria laid down in the investment objectives / the investment policy, is regularly reviewed and, if necessary, adjusted. In connection with any performance fee, the Fund/sub-fund shall be guided by the index “MSCI Global Alternative Energy Index” (“Index”). The sub-fund's investment universe is not limited to the index components. The sub-fund's performance may therefore differ significantly from that of the benchmark index.
Investment policy
In principle, the sub-fund may invest in cash, equities, bonds, money market instruments, derivatives, target funds and fixed-term deposits. When purchasing shares, the fund has the option to purchase eligible Chinese A-shares through the Shanghai and Shenzhen Hong Kong Stock Connect ("SHSC") programme. The use of the SHSC Programme serves as an additional investment opportunity for the fund. At least 51% of the net sub-fund assets will be invested in equities. The sub-fund is able to acquire assets in a foreign currency and may therefore be subject to foreign currency exposure. Detailed information on the aforementioned (and/or further) investment opportunities of the fund can be found in the current sales prospectus.

Dividend policy
The income remains in the fund.

Subscription and redemption
Shareholders redeem their shares on any banking day in Luxembourg, with the exception of 24 and 31 December. For details on return options, please refer to the section "How long should I hold the investment and can I withdraw money early?".

Intended retail investor
The fund is aimed at all types of investors who pursue the goal of asset accumulation or asset optimisation and wish to invest in the long term. They should be able to bear losses up to the amount of the capital invested.

Depositary
The fund's depositary is DZ PRIVATBANK AG, Luxembourg branch, whose registered office is at 4, rue Thomas Edison, L-1445 Strassen, Luxembourg.

Further information
For the full criteria, please refer to the sales prospectus.

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

Risk indicator

Lower risk ← → **Higher risk**

1	2	3	4	5	6	7

The risk indicator is based on the assumption that you will hold the product for 5 years.

If you cash in the investment early, the actual risk may differ significantly 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 5 out of 7, which is a medium-high risk class. This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.
Please be aware of currency risk if your reference currency differs from the currency of the product. You may 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.
Other risks not included in the risk indicator may be materially relevant:
• Liquidity risk
• Operational risks
Please see the sales prospectus for further information.
This product does not include protection against future market developments, so you could lose all or part of the capital invested.

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 illustrate the worst, average and best performance of the product and an suitable benchmark over the last ten years. The markets could develop in an entirely different way in the future.

Recommended holding period:		**5 years**	
Example Investment:		**100,000 SEK**	
		If you exit after 1 year	**If you exit after 5 years**
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	28,830 SEK	20,690 SEK
	Average return each year	-71.17%	-27.03%
Unfavourable	What you might get back after costs	48,480 SEK	68,500 SEK
	Average return each year	-51.52%	-7.29%
Moderate	What you might get back after costs	103,920 SEK	213,360 SEK
	Average return each year	3.92%	16.37%
Favourable	What you might get back after costs	286,010 SEK	385,590 SEK
	Average return each year	186.01%	30.99%

The stress scenario shows what you might get back in extreme market circumstances.
Unfavourable scenario: this scenario occurs in the case of an investment between April 2022 and May 2026 with an suitable benchmark being used for the calculation, since fund data does not exist for the entire history.
Moderate scenario: this scenario occurs in the case of an investment between October 2018 and October 2023 with an suitable benchmark being used for the calculation, since fund data does not exist for the entire history.
Favourable scenario: this scenario occurs in the case of an investment between November 2016 and November 2021 with an suitable benchmark being used for the calculation, since fund data does not exist for the entire history.

What happens if IPConcept (Luxemburg) S.A. is unable to pay out?

The default of IPConcept (Luxemburg) S.A. has no direct effect on your payout, as the statutory regulation stipulates that, if IPConcept (Luxemburg) S.A. becomes insolvent, the special assets do not become part of the insolvency estate, but are instead maintained independently.

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 performs, if applicable. The amounts shown here are illustrations based on an 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.
- 100,000 SEK will be invested.

	If you exit after 1 year	**If you exit after 5 years**
Total costs	8,040 SEK	43,757 SEK
Annual cost impact (*)	8.0%	4.4% 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 20.8 % before costs and 16.4 % 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		If you exit after 1 year
Entry costs	The entry costs amount to 5.00% (front-end load), which corresponds to a deduction of 4.76% of your investment amount. This is the maximum amount that can be withheld from your investment. The financial advisor will inform you about the actual value.	Up to 4,760 SEK
Exit costs	We do not charge an exit fee.	0 SEK
Ongoing costs taken each year		
Management fees and other administrative or operating costs	2.66% of the value of your investment per year. This is an estimate based on actual costs over the last year.	2,660 SEK
Transaction costs	0.45% of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	450 SEK
Incidental costs taken under specific conditions		
Performance fees (and carried interest)	0.17% of the value of your investment per year. The actual amount depends on how well your investment performs. The above estimate of cumulative cost includes the average of the last five years.	170 SEK

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

Due to the risk and return profile, we recommend a holding period of at least 5 years for this product.
However, you can return the product in accordance with the return procedures specified in the Sales Prospectus. An early return can significantly affect the risk and return profile. The redemption of shares may be suspended if exceptional circumstances appear to make this necessary, taking into account the interests of the shareholders, or limited if the shareholders' redemption requests reach a predefined threshold above which said requests can no longer be executed in the interests of the shareholders as a whole. The redemption period may be extended if this is necessary in the interests of the shareholders. The Management Company may separate certain assets whose economic or legal characteristics have changed significantly or become unsafe due to exceptional circumstances from the other assets of sub-fund. Please refer to the Sales Prospectus for further information.
The so-called “swing pricing procedure” may be employed. It establishes rules and principles to better protect shareholders from the effects of dilution, through activities of other shareholders.

How can I complain?

In case of complaints, you can contact IPConcept (Luxembourg) S.A. in writing at the address 4, rue Thomas Edison, L - 1445 Strassen, Luxembourg or by e-mail at info.lu@ipconcept.com. You can also find more information on the following website: www.ipconcept.com. Complaints about the person advising on or selling the product may be addressed directly to that person.

Other relevant information

Further information on the sub-fund, the current sales prospectus with annex and the articles of association, and the most recent annual and semi-annual reports (all in German) may be obtained at no charge during normal business hours from the investment company, the management company, the depositary, the sales agent(s) and the paying agent(s).
Other practical information and the current share prices may be found on the management company's website at any time and requested from the aforementioned institutions. Moreover, details of the up-to-date remuneration policy, containing a description of how remuneration and other benefits are calculated, as well as the identities of persons responsible for allocating the remuneration and other benefits, including the composition of the remuneration committee (should one exist), may be downloaded from the management company's website. A hard copy may also be requested free of charge from the aforementioned institutions.
The tax laws in the member state in which the sub-fund originated may influence your personal tax situation. Please consult your tax adviser with regard to the tax consequences of investing in the sub-fund.
This key information document describes a share class of the sub-fund. The sub-fund forms part of an umbrella fund. The sales prospectus and the reports may contain information on all share classes of the entire fund mentioned at the beginning of this document. The assets and liabilities of all sub-funds are legally separate from each other.
It is in principle possible to exchange the shares of the sub-fund or share class for those of another sub-fund or share class. Details on any exchange possibilities and the associated costs may be found in the sales prospectus.
The investment company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the sales prospectus.
Information on the past performance of the product for the last up to 10 years including calculations of past performance scenarios can be found free of charge at: https://www.ipconcept.com/ipc/en/funds_overview.html.
Further documents are also available on the Management Company's website at https://www.ipconcept.com.
Swiss investors may receive copies of the prospectus (incl. Management Regulations or Articles of Association), the Key Information Document as well as the annual and semi-annual report free of charge from the representative in Switzerland, IPConcept (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zurich. The paying agent in Switzerland is DZ PRIVATBANK (Schweiz) AG, Bellerivestrasse 36, CH-8008 Zurich.