

Information for German investors

LUX-BOND SICAV

Date	ISIN	Fund name	Share class	Share class currency	Type of fund	Preliminary lump sum (EUR)	Taxable amount (EUR)	Preliminary lump sum per Month (EUR)	Distribution	Tax-exempt portion			Taxable basis		
										Private Investors	Business Investors (ESiG)	Corporate Investors (KSIG)	Private Investors	Business Investors (ESiG)	Corporate Investors (KSIG)
31/12/2023	LU0078029518	LUX-BOND LONG TERM EUR	CAP	EUR	Other Fund	4.3351	4.3351	0.3613	0.0000	0.0000	0.0000	0.0000	4.3351	4.3351	4.3351
31/12/2023	LU0078029609	LUX-BOND LONG TERM EUR	DIS	EUR	Other Fund	1.8882	1.8882	0.1573	0.0000	0.0000	0.0000	0.0000	1.8882	1.8882	1.8882
31/12/2023	LU1679512449	LUX-BOND LONG TERM EUR	M	EUR	Other Fund	1.5542	1.5542	0.1295	0.0000	0.0000	0.0000	0.0000	1.5542	1.5542	1.5542
31/12/2023	LU0187439145	LUX-BOND MEDIUM TERM EUR	CAP	EUR	Other Fund	2.0979	2.0979	0.1748	0.0000	0.0000	0.0000	0.0000	2.0979	2.0979	2.0979
31/12/2023	LU0187440077	LUX-BOND MEDIUM TERM EUR	DIS	EUR	Other Fund	1.5433	1.5433	0.1286	0.0000	0.0000	0.0000	0.0000	1.5433	1.5433	1.5433
31/12/2023	LU1679512522	LUX-BOND MEDIUM TERM EUR	M	EUR	Other Fund	1.5876	1.5876	0.1323	0.0000	0.0000	0.0000	0.0000	1.5876	1.5876	1.5876
31/12/2023	LU0012077820	LUX-BOND USD	CAP	USD	Other Fund	1.9195	1.9195	0.1600	0.0000	0.0000	0.0000	0.0000	1.9195	1.9195	1.9195
31/12/2023	LU0012078225	LUX-BOND USD	DIS	USD	Other Fund	0.5124	0.5124	0.0427	0.0000	0.0000	0.0000	0.0000	0.5124	0.5124	0.5124
31/12/2023	LU1679512365	LUX-BOND USD	M	USD	Other Fund	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
31/12/2023	LU0053259940	LUX-BOND HIGH INCOME	CAP	EUR	Other Fund	3.7647	3.7647	0.3137	0.0000	0.0000	0.0000	0.0000	3.7647	3.7647	3.7647
31/12/2023	LU0053260369	LUX-BOND HIGH INCOME	DIS	EUR	Other Fund	1.6858	1.6858	0.1405	0.0000	0.0000	0.0000	0.0000	1.6858	1.6858	1.6858
31/12/2023	LU2065937091	LUX-BOND GREEN	CAP	EUR	Other Fund	1.4867	1.4867	0.1239	0.0000	0.0000	0.0000	0.0000	1.4867	1.4867	1.4867
31/12/2023	LU2065937257	LUX-BOND GREEN	DIS	EUR	Other Fund	1.4544	1.4544	0.1212	0.0000	0.0000	0.0000	0.0000	1.4544	1.4544	1.4544
31/12/2023	LU2065937505	LUX-BOND GREEN	M	EUR	Other Fund	1.5201	1.5201	0.1267	0.0000	0.0000	0.0000	0.0000	1.5201	1.5201	1.5201

Note : Please note that the preliminary lump sum are shown in Euros (EUR). If an investor wishes to use amounts in a different currency, it is the investor's responsibility to convert the amounts correctly.

This information contains only a general summary of some aspects of the German tax system based on the current legal basis in Germany. The information does not claim to be complete and does not constitute legal or tax advice. Furthermore, it is only general information that is not suitable for covering the special circumstances of each individual case. This information is not a substitute for individual tax advice.

General information

All amounts are shown per share.

The distributions and the preliminary lump sum are generally taxable at the investor level. In addition, the profits from the sale of the investment fund are also taxable.

The German capital gains calculation basis is only relevant for investors subject to tax in Germany. The capital gains tax rate is 25%. Solidarity surcharge and church tax may also have to be taken into account.

If the fund shares are held in a German custody account, the tax is automatically deducted. If the fund shares are kept in a foreign custody account, the taxable basis must be declared in the tax return.

Partial exemption

The partial exemption rates applicable under Section 20 of the Investment Tax Act (InvStG) are applicable according to the type of investment fund and the type of investor.

Type of investment fund (§ 20 InvStG 2018)	Partial exemption rates		
	Shares are held in		
	Private Investors	Business Investors (ESiG)	Corporate Investors (KSIG)
Equity funds	30%	60%	80%
Mixed funds	15%	30%	40%

Preliminary lump sum

The preliminary lump sum is the amount by which the actual distributions of an investment fund within a calendar year are below the so-called "basis income" for that calendar year (Section 18 (1) sentence 1 InvStG).

The basis income is determined by multiplying the redemption price of the investment fund at the beginning of the calendar year by 70% of the reference interest rate according to Section 18 Paragraph 4 InvStG (Section 18 Paragraph 1 Sentence 2 InvStG).

The reference interest rate is calculated by the Bundesbank on the first trading day of the year. The reference interest rate is published by the Federal Ministry of Finance in the Federal Tax Gazette.

For the calendar year given above, the base rate is: 2.55%

According to Section 18 Paragraph 1 sentence 3 of the InvStG, the basis income is limited to the excess amount between the first and the last redemption price in the calendar year plus the distributions within the calendar year.

In the tables, the preliminary lump-sum amounts are expressed per shares and in EUR after deducting the distributions made in the calendar year.

In the year of the investment fund acquisition, the preliminary lump sum is reduced by one twelfth for each full month preceding the month of acquisition (section 18 (2) of the InvStG). If the investment funds are acquired during the year, the preliminary lump sum must therefore be reduced by the investor himself in accordance with the previous sentence.

The lump sum taxable amount is deemed to have been paid on the first working day of the following calendar year.

Should the Investment Fund be sold before the end of the calendar year, no lump sum taxation is to be applied.