

This document provides key investor information on this Fund. It is not marketing material. This information is required by law to help you understand the nature and risks associated with investing in this Fund. You are advised to read it so you may make an informed decision about whether or not to invest in the Fund.

IMGA Money Market - Open-Ended Money Market Mutual Fund

Unit Class A (ISIN PTAFIBHE0001)

Unit Class I (ISIN PTIGADHM0008)

Unit Class R (ISIN PTIGASHM0001)

(previously named IMGA Extra Tesouraria III – Open-Ended Mutual Fund)

Harmonised Fund managed by **IM Gestão de Ativos – Managing Company of Collective Investment Entities, S.A.**, held by the CIMD Group.

Objectives and investment policy

Objectives

The Fund is a Normal Liquid Variable Value Money Market Fund and its objective is to provide its investors with a low volatility investment with stable potential returns, at higher interest rates than those of money markets and of alternatives provided by traditional banking investment products.

Investment Policy

The fund will invest in Money Market Instruments and Bank Deposits, all denominated in Euros, as well as investment units denominated in euros, of Money Market UCITS, that invest exclusively in assets denominated in euros or that systematically hedge exchange risk.

Derivatives may be deployed for the sole purpose of hedging against interest rate and currency risk, as long as the underlying instruments of said derivatives are comprised of interest rates, currency exchange rates, foreign exchange rates or indexes that represent such categories. The Fund does not seek any preferential sector or country.

Reference currency

Euro.

Benchmark

The Fund is not pegged to any money or capital market index.

Dealing frequency

The value of the investment unit is calculated and published daily. Investors may subscribe or redeem units on any business day in accordance with the Portuguese banking calendar.

For purposes of subscription or redemption, the value of the subscribed/redeemed unit is determined at the close of the day on which the order was placed and published on the next business day. For that reason, the subscription/redemption request is executed at an unknown price.

Unit Classes A and R: It is meant for retail investors, professional investors, and eligible counterparties. The minimum subscription amount is 250€ and 500€, respectively.

Unit Class I: It is meant exclusively for professional investors and eligible counterparties. The minimum subscription amount is 500,000€.

Redemption notice period: 2 business days

Investor Profile

The fund is suitable for investors with a low-risk appetite seeking a higher return than that of traditional term deposits and without immediate liquidity needs.

Distribution policy

This is a capitalisation Fund: it will not distribute the income generated by its portfolio.

Minimum recommended investment period

The recommended minimum investment period is 90 days.

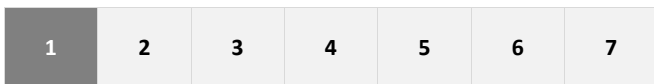
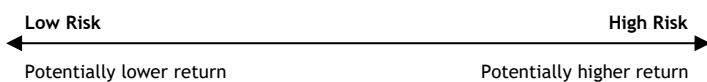
Recommendation:

This Fund may not be suitable for investors who intend to withdraw their money within 90 days.

Risk and Reward profile

Synthetic risk indicator

The shaded area of the scale below shows the Fund's risk rating, calculated based on historical data.



The historical data used for the calculation are not a reliable indicator of the Fund's future risk profile.

The risk category indicated is not guaranteed and may vary over time.

The lowest category does not mean the investment is without risk.

The Fund's rating reflects the fact that it primarily invests in bank deposits, short-term sovereign debt bonds and fixed rate bonds with residual maturities under 12 months, so it does not offer a fixed or guaranteed return.

The investor is exposed to the various risks mentioned below, which may involve a risk of capital loss, i.e. investors may not recover the full value of their original investment.

Description of materially relevant risks:

Credit Risk

The Fund is exposed to credit risk arising from the sensitivity of asset prices to fluctuations in the probability of the issuer of a security being unable to meet its interest and principal payment obligations in due time.

Interest Rate Risk

The Fund is exposed to the interest rate risk arising from the change in the price of fixed-rate bonds due to fluctuations in market interest rates.

Liquidity Risk

The Fund may find it difficult to value or meet high-volume redemption requests if some of its investments become illiquid or do not permit their sale at fair prices.

Counterparty Risk

The Fund is exposed to counterparty risk arising from the possibility of the counterparty in a transaction becoming unable to meet its commitments deliver the financial instrument or monetary values on the settlement date, forcing the transaction to be concluded at a price different from that agreed.

Operational Risk

The Fund is exposed to the risk of losses resulting from human error or system failures or incorrect valuation of the underlying securities.

Charges

The charges applied to the investor are used to cover the operating costs of the Fund, including marketing and distribution costs. These charges reduce the investment's growth potential.

Charges levied before or after your investment

Entry charges	0%
Exit charges	0%

Charges levied on the Fund over the year

Ongoing charges (Unit Class A)	0.33%
Ongoing charges (Unit Class R) (Estimate)	0.33%
Ongoing charges (Unit Class I) (Estimate)	0.08%

Charges levied on the Fund under specific conditions

Performance fee	Not applicable
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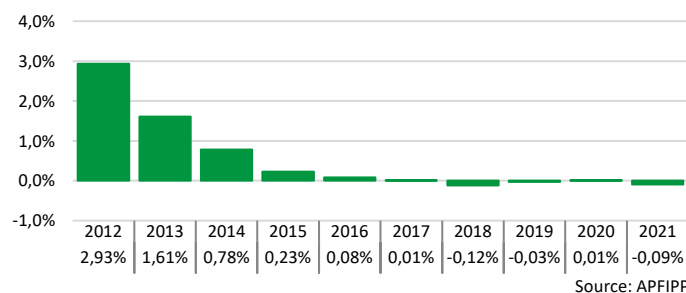
The **Ongoing Charges (OC)** represent an estimate of the charges levied on the over the course of one year, taking into account the management fee reduction to 0.05% in the period between, on Unit Class A, 01/01/2020 and 30/06/2022, on Unit Class R, between 01/04/2021 and 30/06/2022 and to 0.025% on Unit Class I, between 01/01/2022 and 30/06/2022 as well as these categories' history has not yet reached a full calendar year.

The annual report of the Fund for each financial year shall include detailed information on the exact charges collected. The value may vary from year to year. This value includes the stamp duty related to the management and deposit fees, according to the current rate during the reference period. In particular, it excludes:

- Performance fee;
- Transaction costs, except for subscription/redemption charges levied on the Fund when buying/selling units in another fund.

See the Fund prospectus, available at www.imga.pt, for more information on charges.

Past performance (Unit Class A)



The Fund altered its investment policy on 31st July of 2019, and therefore, the values disclosed up to that date were obtained under circumstances that no longer apply.

Practical information

Distributors:

The entities responsible for placing the Fund's units with investors are: Unit Class A: Banco Comercial Português S.A., headquartered at Praça D. João I, 28, Porto, Banco ActivoBank, S.A., headquartered at Rua Augusta, 84, Lisbon; Unit Class R: Bison Bank headquartered at Rua Barata Salgueiro 33, Lisbon, Banco Invest, S.A., headquartered at Av. Eng. Duarte Pacheco, Torre 1, 11^o, Lisbon and BEST – Banco Electrónico de Serviço Total, S.A., headquartered at Praça Marquês de Pombal, 3 – 3^o, 1250-161, Lisbon; Unit Class I: The Fund's Management Company (IM Gestão de Ativos), headquartered at Av. da República 25 – 5^a Lisboa. Unit Class A is distributed at all Millennium bcp's branches, agencies, corporate offices and private banking (including investment centres) of Banco BIC Português, S.A., Millennium bcp telephone banking services (+351 707 50 24 24) and Linha Activo (+351 707 50 07 00), and on www.millenniumbcp.pt and www.activobank.pt, for customers who have signed up for these services. Unit Class R is distributed at Bison Bank's registered office, at all of Banco Invest's branches and through www.bancoinvest.pt for customers who have signed up for these services and at BEST- Banco Electrónico de Serviço Total, S.A. Investment Centres, which are agencies of Banco BEST, and through distance distribution channels: Internet www.BancoBest.pt, App and telephone 218 505 775 (business days, from 8 a.m. to 10 p.m.)

Depository: Banco Comercial Português, S.A., headquartered at Praça D. João I, 28, 4049-060 Porto, Tel.: +351 220 040 000.

The yields shown represent past data and do not constitute a guarantee of future yield since the value of the investment units may increase or decrease depending on the level of risk, which ranges from 1 (minimum risk) to 7 (maximum risk)

The chart shows the Fund's annual performance in euros for each full calendar year over the period covered by the chart. It is expressed as a percentage change in the Fund's net asset value at the end of each year. It includes all charges except subscription and redemption charges.

The amounts disclosed include tax liabilities borne by the Fund: taxation under the new tax system (DL 7/2015 of 13/01) that entered into force on the 1st of July, 2015. No data for Unit Classes I and R are disclosed due to not having yet completed one full calendar year.

Auditor: Mazars & Associados, S.R.O.C., headquartered at Rua Tomás da Fonseca, torre G – 5^o Andar, 1600-209 Lisbon, Tel.: +351 217 210 180.

Depending on your country of residence, Portuguese tax legislation may have an impact on your personal tax situation.

Unit Class I began distribution on 28/11/2019 and was established on 14/02/2022.

Unit Class R began distribution on 01/04/2021 and was established on 04/05/2021.

More detailed information may be obtained, free of charge, from the prospectus and from annual and semi-annual accounts and reports. These documents are available to any interested parties from the management company, distributors and on the respective websites.

Management Company: IM Gestão de Ativos, Sociedade Gestora de Organismos de Investimento Coletivo, S.A., headquartered at Av. da República 25 – 5^a, Lisbon, Tel.: +351 211 209 100, www.imga.pt.

Information on the returns policy, including a description of how returns and benefits are calculated, and an indication of the persons responsible for awarding the returns and benefits are available at www.imga.pt. A paper copy is available, free of charge, on request.

IM Gestão de Ativos may be held liable solely based on any statements contained in this document that may be misleading, inaccurate, or inconsistent with the corresponding parts of the fund's prospectus.