

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

Germany

Sub-fund of KBC Multi Track
Classic Shares Capitalisation shares
ISIN-code: BE0165668899

Manufacturer of the product: KBC Asset Management NV (Part of the KBC Group)
www.kbc.be - call +32 78 353 137 for more information.

This product is authorised in Belgium and regulated by the Financial Services and Markets Authority (FSMA).

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

Date of publication: 17 February 2023

What is this product?

Type

This product is a fund. Classic Shares is a shareclass of the sub-fund Germany, a sub-fund of the open-ended investment company governed by Belgian law, KBC Multi Track. This open-ended investment company does fulfil the requirements of the UCITS Directive. (*)

Term

Unlimited

Objectives

KBC Multi Track Germany aims to passively track the composition of a benchmark MSCI Germany Net Return Index.

The MSCI Germany Net Return Index comprises a selection of shares of German companies. For more information on the benchmark and the way in which the fund tracks it, see section 2 of the information concerning the sub-fund in the prospectus. For detailed information on the benchmark, go to www.msci.com.

The fund tracks the features (e.g., the spread of assets across sectors) of the benchmark as closely as possible, which means it generally buys and sells from a selection of shares from this benchmark (physical replication*).

KBC Multi Track Germany may make limited use of derivatives*. This means that derivatives can be used either to help achieve the investment objectives (for instance, to increase or decrease the exposure to one or more market segments in line with the investment strategy), or to neutralise the portfolio's sensitivity to market factors (by hedging an exchange rate risk, for example).

The fund is denominated in Euro.

The fund reinvests any income received in the manner set out in the prospectus (for more details, see section 'Types of units and fees and charges' of the information for this sub-fund in the prospectus).

Practical information

The custodian of KBC Multi Track 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 **Classic Shares**, a shareclass of **Germany**, a sub-fund of the open-ended investment company* KBC Multi Track.

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

Each sub-fund of KBC Multi Track 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.

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

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

Intended retail investor

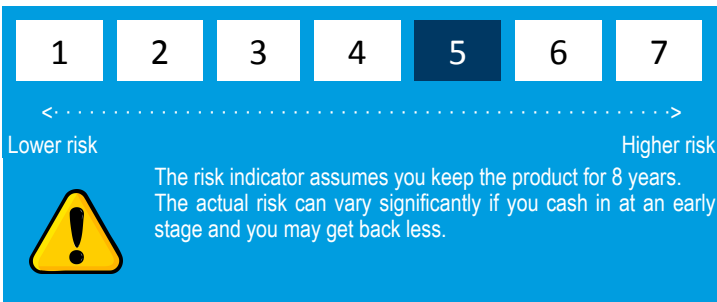
The product is aimed at retail investors who want to build up wealth and have an investment horizon of around 8 years.

These investors are willing to take a certain amount of risk for a potentially higher return and can bear 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 5 out of 7, which is a medium-high risk class.

5 indicates that this equity fund is highly sensitive to the markets. Equity funds generally have an indicator of 4. Shares do not provide a guaranteed return and their value can fluctuate sharply.

This product does not include any protection from future market performance so you could lose some or all of your investment.

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 high level of concentration risk: there is a concentration of the investments in the shares of German companies.

There is no capital protection.

Scenarios

The figures shown include all the costs of the product itself and includes the costs of 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 are illustrations using the worst, average, and best performance of the product over the last 13 years.

Markets could develop very differently in the future.

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

Recommended holding period: 8 years

Example Investment: 10 000 EUR

If you exit after 1 year

If you exit after 8 years

Scenarios

Scenarios		If you exit after 1 year	If you exit after 8 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	1 360 EUR -86.40%	810 EUR -26.96%
Unfavourable	What you might get back after costs Average return each year	7 230 EUR -27.70%	7 930 EUR -2.86%
Moderate	What you might get back after costs Average return each year	10 600 EUR 6.00%	15 400 EUR 5.55%
Favourable	What you might get back after costs Average return each year	14 730 EUR 47.30%	20 620 EUR 9.47%

Unfavourable scenario on 8 years or less: This type of scenario occurred for an investment starting in September 2021 and ending in December 2022.

Moderate scenario on 8 years: This type of scenario occurred for an investment starting in October 2012 and ending in September 2020.

Favourable scenario on 8 years: This type of scenario occurred for an investment starting in February 2010 and ending in January 2018.

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 that 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 and 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 8 years
Total costs	306 EUR	1 049 EUR
Annual cost impact (*)	3.1%	1.3% 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 6.9% before costs and 5.5% 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: 2.0% 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. 2.00% of the amount you pay in when entering this investment. This includes distribution costs of max. 2.00% of amount invested.	200 EUR
Exit costs	We do not charge an exit fee for this product. However, if you exit within one month after the entry, an exit fee of max. 5.00% can be charged.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.05% of the value of your investment per year. This is an estimate based on actual costs over the last year.	105 EUR
Transaction costs	0.01% 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.	1 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: 8 years

Given the investment strategy of this product, we recommend holding on to this product for 8 years or longer. The holding period is determined with the aims to reduce the timing risk when entering and exiting the product, and to ensure sufficient time for the underlying assets to recover in case of unfavourable market conditions. According to our estimates, the probability of getting a positive return is higher when you hold on to the recommended holding period or longer. You can exit this product before the recommended holding period, but in that case the probability of getting less back than the initial investment is higher.

A partial or full exit is free of charge. However, if you exit within one month after the entry, the fee mentioned in the 'What are the costs?' section can be charged.

How can I complain?

Your intermediary is the first point of contact for your complaints. 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 or www.cbc.be. 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 information about the past performance of this product during the past 10 years in the past performance information document on the following website: www.kbc.be/fund-performance.

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

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

KBC Multi Track

Investment company (bevek) under Belgian law – UCITS

Company with limited liability

Company number: 0473.012.877 - RLP Brussels

Registered office: Havenlaan 2, 1080 Brussels

Plato Institutional Index Fund

Investment company (bevek) under Belgian law – UCITS

Company with limited liability

Company number: 0477.637.995 - RLP Brussels

Registered office: Havenlaan 2, 1080 Brussels

NOTIFICATION TO THE SHAREHOLDERS OF

Germany

sub-fund of KBC Multi Track ^(*)

Netherlands

sub-fund of KBC Multi Track ^(*)

European Equity

sub-fund of Plato Institutional Index Fund ^(*)

Dear Sir/Madam,

Shareholders are hereby given notice to attend the **Extraordinary General Meeting** to be held for each of these aforementioned sub-funds **to decide on the merger described below**. The notice of the meeting is attached to this information pack.

Sub-fund(s) to be acquired		Acquiring sub-fund
The sub-fund Germany of KBC Multi Track The sub-fund Netherlands of KBC Multi Track	is being absorbed by	The sub-fund European Equity of Plato Institutional Index Fund

The merger provides for the allocation of all assets and liabilities of the sub-funds to be acquired to the acquiring sub-fund.

This pack provides you with relevant information on the merger, as well as on the consequences of the merger for you as a shareholder.

^(*) Investment company (bevek) comprising several sub-funds which has opted for investments which meet the conditions set out in Directive 2009/65/EC and which, as regards its operation and investments, is governed by the Act of 3 August 2012 concerning undertakings for collective investment in transferable securities which meet the conditions set out in Directive 2009/65/EC and undertakings for investment in debt claims.

1. SHARES AFFECTED

KBC Multi Track Germany	
Classic Shares	BE0165668899 Capitalisation shares
	BE0165669905 Distribution shares
Classic Shares CSOB CZK	BE6271852269 Capitalisation shares
Institutional B Shares	BE6294785678 Capitalisation shares
KBC Multi Track Netherlands	
	BE0161292785 Capitalisation shares
	BE0161293791 Distribution shares

is being
absorbed by

Plato Institutional Index Fund European Equity	
Classic Shares	BE6295947657 Distribution shares
	BE6295945636 Capitalisation shares
Classic Shares CSOB CZK	BE6343403885 Capitalisation shares
Discretionary Shares	BE0059883349 Capitalisation shares
	BE6300991658 Distribution shares
Institutional B Shares	BE6294796782 Capitalisation shares
Institutional Shares	BE0947891074 Capitalisation shares

2. CONTEXT OF AND REASONS FOR THE MERGER

Why a merger?

A merger will increase the assets of the acquiring sub-fund by the assets of the sub-funds to be acquired. This will ensure that the investors in all the sub-funds concerned end up in a more optimum management environment with a wider range of investment options. The merger will also create economies of scale from which the investors in the sub-funds concerned will benefit.

Why these sub-funds?

Because there is no place for the sub-funds Germany and Netherlands of KBC Multi Track in the future offer, it is proposed that the above-mentioned sub-funds of KBC Multi Track be merged with the sub-fund European Equity of Plato Institutional Index Fund.

A merger increases the assets of the acquiring sub-fund by the assets of the sub-funds to be acquired. This creates economies of scale and is in the interests of effective cost management and therefore of the shareholders of the sub-funds involved. This does not necessarily imply that the costs of the acquiring sub-fund will be lower than those of the sub-funds to be acquired. For a comparison of the costs, please refer to section 3.3 'Comparison of the cost structure and currency of denomination'.

3. COMPARISON BETWEEN THE SUB-FUND TO BE ACQUIRED AND THE ACQUIRING SUB-FUND

The most important characteristics of the sub-funds to be acquired and the acquiring sub-fund are set out below. A full description of the characteristics of each specific sub-fund is provided in the prospectus and the key information document ('KID') for each subfund. We strongly recommend that you read them.

The KID for the acquiring sub-fund can be found as an appendix to this information pack.

Please note that the key information document may be updated from time to time. The most recent version can be found at www.kbc.be/Fundfinder and from the branches of the institution providing the financial service, namely KBC Bank NV - Havenlaan 2 - 1080 Brussels.

3.1. Comparison of investment policies and strategies

Comparison between the sub-fund Germany of KBC Multi Track and the sub-fund European Equity of Plato Institutional Index Fund

Similarities

The main object of both sub-funds is to generate the highest possible return for their shareholders through direct or indirect investments in transferable securities. This is reflected in the pursuit of capital gains and income.

The sub-fund Germany of KBC Multi Track and the sub-fund European Equity of Plato Institutional Index Fund are both passively managed and track a benchmark.

Both sub-funds are suitable for investors with a highly dynamic risk profile.

Differences

The object of the sub-fund Germany of KBC Multi Track is to track the MSCI Germany Net Return Index. This sub-fund therefore aims to invest mainly in German companies. The object of the sub-fund European Equity of Plato Institutional Index Fund, on the other hand, is to passively track the composition of the benchmark 'MSCI Europe Net Return Index'. It invests mainly in European companies.

Comparison between the sub-fund Netherlands of KBC Multi Track and the sub-fund European Equity of Plato Institutional Index Fund

Similarities

The main object of both sub-funds is to generate the highest possible return for their shareholders through direct or indirect investments in transferable securities. This is reflected in the pursuit of capital gains and income.

The sub-fund Netherlands of KBC Multi Track and the sub-fund European Equity of Plato Institutional Index Fund are both passively managed and track a benchmark.

Both sub-funds are suitable for investors with a highly dynamic risk profile.

Differences

The object of the sub-fund Netherlands of KBC Multi Track is to passively track the composition of the benchmark AEX Net Return Index. This sub-fund therefore aims to invest mainly in Dutch companies. The object of the sub-fund European Equity of Plato Institutional Index Fund, on the other hand, is to passively track the composition of the benchmark 'MSCI Europe Net Return Index'. It invests mainly in European companies.

You can obtain the current KID for the sub-funds concerned from the branches of the institution providing the financial service and from www.kbc.be/Fundfinder.

3.2. Comparison of the risks

	SRI	Risks
KBC Multi Track Germany Classic Shares	5	moderate capital risk high concentration risk
KBC Multi Track Germany Classic Shares CSOB CZK	4	high exchange rate risk moderate capital risk high concentration risk
KBC Multi Track Germany Institutional B Shares	5	moderate capital risk high concentration risk
KBC Multi Track Netherlands	4	moderate capital risk high concentration risk
Plato Institutional Index Fund European Equity Classic Shares	4	moderate exchange rate risk moderate capital risk
Plato Institutional Index Fund European Equity Classic Shares CSOB CZK	4	high exchange rate risk moderate capital risk
Plato Institutional Index Fund European Equity Discretionary Shares	4	moderate exchange rate risk moderate capital risk
Plato Institutional Index Fund European Equity Institutional B Shares	4	moderate exchange rate risk moderate capital risk
Plato Institutional Index Fund European Equity Institutional Shares	4	moderate exchange rate risk moderate capital risk

3.3. Comparison of the cost structure and currency of denomination

	KBC Multi Track Germany	Plato Institutional Index Fund European Equity
Entry fee (maximum)	Classic Shares: 2.00% Classic Shares CSOB CZK: 2.00% Institutional B Shares: 0.5%	Classic Shares: 2.125% Classic Shares CSOB CZK: 2.125% Discretionary Shares: 0.125% Institutional B Shares: 0.5% Institutional Shares: 3.125%
Exit fee (maximum)	Classic Shares: 5% on sale of units within one month of purchase Classic Shares CSOB CZK: 5% on sale of units within one month of purchase Institutional B Shares: 0.5%	Classic Shares: 0.075% + 5% on sale of units within one month of purchase Classic Shares CSOB CZK: 0.075% + 5% on sale of units within one month of purchase Discretionary Shares: 0.075% + 5% on sale of units within one month of purchase Institutional B Shares: 0.5% Institutional Shares: 0.075% + 5% on sale of units within one month of purchase
Ongoing charges	Classic Shares: 1,06% Classic Shares CSOB CZK: 0,99% Institutional B Shares: 0,58%	Classic Shares: 0,90% Classic Shares CSOB CZK: 0.80% Discretionary Shares: 0,62% Institutional B Shares: 0,64% Institutional Shares: 0,52%
Currency of denomination	Classic Shares: Euro Classic Shares CSOB CZK: Czech koruna Institutional B Shares: Euro	Classic Shares: Euro Classic Shares CSOB CZK: Czech koruna Discretionary Shares: Euro Institutional B Shares: Euro Institutional Shares: Euro

	KBC Multi Track Netherlands	Plato Institutional Index Fund European Equity
Entry fee (maximum)	2.00%	Classic Shares: 2.125% Classic Shares CSOB CZK: 2.00% Discretionary Shares: 0.125% Institutional B Shares: 0.5% Institutional Shares: 3.125%
Exit fee (maximum)	5% on sale of units within one month of purchase	Classic Shares: 0.075% + 5% on sale of units within one month of purchase Classic Shares CSOB CZK: 0.075% + 5% on sale of units within one month of purchase Discretionary Shares: 0.075% + 5% on sale of units within one month of purchase Institutional B Shares: 0.5% Institutional Shares: 0.075% + 5% on sale of units within one month of purchase
Ongoing charges	1,03%	Classic Shares: 0,90% Classic Shares CSOB CZK: 0.80% Discretionary Shares: 0,62% Institutional B Shares: 0,64% Institutional Shares: 0,52%
Currency of denomination	Euro	Classic Shares: Euro Classic Shares CSOB CZK: Czech koruna Discretionary Shares: Euro Institutional B Shares: Euro Institutional Shares: Euro

4. EXPECTED CONSEQUENCES

4.1. General

The acquisition of the assets of the sub-funds to be acquired by the acquiring sub-fund is expected to mean that these assets can be managed more efficiently.

In the context of the merger, the assets of the sub-funds to be acquired will be incorporated into the portfolio of the acquiring sub-fund.

As the investment policies of the sub-funds to be acquired differ from the investment policy of the acquiring sub-fund, the sub-funds to be acquired will rebalance their portfolios. This rebalancing aims to bring the portfolios into line with the portfolio of the acquiring sub-fund to the extent possible. In order to facilitate efficient implementation of the merger, any such rebalancing will be executed after the merger is approved at the Extraordinary General Meeting and prior to the effective date of the merger, considering the interests of the shareholders. Through the executed transactions, in implementation of the rebalancing mentioned above, there may be an impact on the return as a result of the merger.

The acquisition of the assets of the sub-funds to be acquired by the acquiring sub-fund will have no influence on the investment objectives and policy of the acquiring sub-fund.

4.2. Tax consequences of the merger

As a result of the merger, shareholders may be subject to tax in their place of residence for tax purposes or in another jurisdiction in which they pay tax. Shareholders seeking more information about the tax consequences of the merger should obtain advice from their usual financial and tax advisers.

5. RELEVANT PROCEDURAL ASPECTS

The **costs of the merger** will be borne by KBC Asset Management NV - Havenlaan 2 - 1080 Brussels (with the exception of costs incurred for the realisation of assets in the event of the cost-free repurchase of shares, cost-free exit or cost-free exchange, these are borne by the shareholders of the relevant sub-funds).

The **Extraordinary General Meeting** of the sub-funds concerned will take place on the day, date and at the time stated in the accompanying notice.

5.1. Cost-free exit and suspension of the publication of the net asset value and execution of requests for the issue or redemption of shares or switch of sub-fund

Shareholders of all sub-funds concerned may request **cost-free repurchase** (subject to any taxes and charges to cover the costs of realising the assets) of their shares from the time that they receive this information pack until 21 September 2023 included.

Shareholders of the sub-funds to be acquired who have not requested cost-free repurchase (subject to any taxes) of their shares during this period will be allocated shares in the acquiring sub-fund on the effective date of the merger on condition that the merger is approved by the Extraordinary General Meeting of both the sub-fund to be acquired and the acquiring sub-fund

From 25 September 2023 the publication of the net asset value and execution of requests for the issue or redemption of shares or switch of **sub-funds to be acquired will be suspended**. If the merger is not approved by the Extraordinary General Meeting of the sub-fund to be acquired or of the acquiring sub-fund, this suspension will end the day after that Extraordinary General Meeting. Orders in relation to the sub-funds to be acquired that are received during this suspension period will be rejected.

From 25 September 2023 until the day of the Extraordinary General Meeting, the publication of the net asset value and the execution of requests for the issue or redemption of shares or switch of sub-fund of the **acquiring sub-fund will be suspended** in order to facilitate the efficient implementation of the merger. Orders in relation to the acquiring sub-fund received during this suspension period will be executed at the initial net asset value following the suspension period.

5.2. Exchange

On the effective date of the proposed merger, shareholders holding shares of the sub-funds to be acquired will receive shares of the acquiring sub-fund. The exchange ratio of the shares will be calculated by dividing the net asset value ('NAV') per share of the sub-fund to be acquired as of the date of the Extraordinary General Meeting held on 28 September 2023, as calculated on 29 September 2023, by the NAV of the corresponding share in the acquiring sub-fund on 28 September 2023, as calculated on 29 September 2023.

The number of shares to be allocated in the acquiring sub-fund will be calculated per class and per type in accordance with the following formula:

$$A = (B \times C \times D) / E$$

Where:

A = number of new shares to be acquired

B = number of shares held in the sub-fund to be acquired

C = net asset value* per share of the sub-fund to be acquired

D = where applicable, the exchange rate applying between the currencies of the sub-fund to be acquired and the acquiring sub-fund

E = net asset value* per corresponding share of the acquiring sub-fund

*Means the net asset value on the date of the final Extraordinary General Meeting that will approve the merger of the sub-funds in question.

The exchange ratio will be expressed to six decimal places and the number of shares to be allocated in the acquiring sub-fund to four decimal places.

As a result of the merger, all shares of the sub-funds to be acquired will be destroyed. Holders of registered shares of the sub-fund to be acquired will be deleted from the share register of the sub-fund to be acquired and will be entered in the share register of the acquiring sub-fund, in the category corresponding with the category of shares they held, taking into account the exchange ratio. Plato Institutional Index Fund will ensure that the shareholders in question are notified of their inclusion in the share register of the acquiring sub-fund.

5.3. Fractions of shares

Shareholders holding a minimum of one share of the sub-fund to be acquired will also receive a minimum of one share of the acquiring sub-fund.

If as a result of the exchange a shareholder, **in exchange for a whole share** of the sub-fund to be acquired, is allocated **a whole share of the acquiring sub-fund and also fractions** of shares of the acquiring sub-fund, that shareholder will:

- either receive these fractions of shares;
- or receive a cash payment for these fractions of shares free of any charges (except for any taxes).

A shareholder who opts to be repaid for these fractions of shares will be given the opportunity to receive payment in cash for these shares at no cost (except for any taxes) from 9 October 2023 to 9 November 2023 inclusive.

5.4. Effective date of the merger

If the Extraordinary General Meetings resolve to proceed with a merger of the sub-funds in question, the envisaged effective date of the merger will be set at 6 October 2023.

On the effective date of the merger the shareholders of the sub-funds to be acquired will, in so far as they have not opted for cost-free exit, be able to exercise their rights in the acquiring sub-fund on the grounds of the shares allocated to them.

5.5. Timeline

14/08/2023	<ul style="list-style-type: none">• The information pack and notice of the Extraordinary General Meeting will be published on the website relating to the merger.• Start of cost-free exit period.• Start of period during which documents may be submitted in order to vote at the Extraordinary General Meeting.
21/09/2023	Final day of cost-free exit period.
22/09/2023 (before 5 p.m.)	Final day of period during which documents may be submitted in order to vote at the Extraordinary General Meeting.
25/09/2023	<ul style="list-style-type: none">• Suspension of execution of requests for the issue or redemption of shares or switch of sub-funds of all sub-funds concerned.• Net asset value of all sub-funds concerned is suspended.
28/09/2023	Extraordinary General Meeting of the sub-funds concerned.
29/09/2023	<ul style="list-style-type: none">• End of suspension of execution of requests for the issue or redemption of shares or switch of sub-fund of the acquiring sub-fund.• Calculation of exchange ratio on 28/09/2023.
06/10/2023	<ul style="list-style-type: none">• A press release in connection with the decision by the Extraordinary General Meetings will be published on the website relating to the merger.• Completion of merger: shareholders receive their converted shares and can exercise their rights.

6. AVAILABLE DOCUMENTS

The Prospectus, the key information document and the most recent financial reports are available free of charge from the branches of the institution providing the financial service, namely KBC Bank NV - Havenlaan 2 - 1080 Brussels or from www.kbc.be/Fundfinder, they are available in Dutch and English, among others.

Investors may also obtain a copy free of charge from the registered office of the investment companies concerned, Havenlaan 2, 1080 Brussels, of the following documents:

- the report of the approved auditor for this merger, setting out
 - the criteria for the valuation of the assets and (where appropriate) liabilities;
 - the cash value per share;
 - the calculation method used for the exchange ratio and indicating the exchange ratio on the effective date (addendum after the merger).
- the declaration by the custodian acting for all the sub-funds involved in the merger that the following details are in conformity with the Act of 3 August 2012 concerning undertakings for collective investment in transferable securities which meet the conditions set out in Directive 2009/65/EC and undertakings for investment in debt claims and the Articles of Association of the investment companies concerned:
 - the type of restructuring and the undertaking for collective investment in question;
 - the intended effective date for the restructuring;
 - the rules applying to the transfer of the assets and exchange of the shares, respectively.
- the merger proposal as prepared by the boards of directors of the investment companies concerned in accordance with Article 167 of the Royal Decree of 12 November 2012 concerning undertakings for collective investment in transferable securities which meet the conditions set out in Directive 2009/65/EC.

The notices convening the Extraordinary General Meetings, this information pack and the press release on the decision by the Extraordinary General Meetings will be posted on the following website: www.kbc.be/floating-reorganisation-funds.

KBC Multi Track

Open-ended investment company with variable capital under Belgian law, opting for investments which meet the conditions set out in Directive 2009/65/EC – UCITS

Company with limited liability
Company number: 0473.012.877 - RLPBrussels
Registered office: Havenlaan 2 - Brussels

Plato Institutional Index Fund

Open-ended investment company with variable capital under Belgian law, opting for investments which meet the conditions set out in Directive 2009/65/EC – UCITS

Company with limited liability
Company number: 0477.637.995 - RLPBrussels
Registered office: Havenlaan 2 - Brussels

NOTICE CONVENING THE EXTRAORDINARY GENERAL MEETING OF

Germany

sub-fund of KBC Multi Track

Netherlands

sub-fund of KBC Multi Track

European Equity

sub-fund of Plato Institutional Index Fund

The shareholders of the sub-funds **Germany of KBC Multi Track**, **Netherlands of KBC Multi Track** and the sub-fund **European Equity of Plato Institutional Index Fund** are hereby given notice to attend the Extraordinary General Meeting to be held for each of these sub-funds on 28 September 2023 at 11:00, 11:30, 12:00, respectively, at the office of Berquin notaries, situated at Lloyd Georgelaan 11, 1000 Brussels, Belgium, to deliberate and decide on the following agenda and resolution proposals concerning the merger of the sub-funds **Germany of KBC Multi Track**, **Netherlands of KBC Multi Track** by acquisition by the sub-fund **European Equity of Plato Institutional Index Fund**.

1. Documents and reports: Perusal and examination of the following documents:

- a. The merger proposal drawn up in accordance with Article 167 of the Belgian Royal Decree of 12 November 2012 on institutions for collective investment in transferable securities which meet the conditions set out in Directive 2009/65/EC ('UCITS Royal Decree') and Article 12:24 of the Belgian Companies and Associations Code concerning the aforementioned merger by acquisition. This proposal was drawn up by private deed by the Boards of Directors of KBC Multi Track and Plato Institutional Index Fund and was filed with the registry of the commercial court of Brussels. The document may be obtained free of charge from the registered office of KBC Multi Track and Plato Institutional Index Fund.

The following documents are also available to shareholders at the registered office of KBC Multi Track and Plato Institutional Index Fund:

- the annual accounts for the last three financial years
- the reports of the directors and the auditor for the last three financial years
- the report of the auditor on this merger, pursuant to Article 172 of the UCITS Royal Decree
- the prospectus of the undertakings for collective investment involved in the merger
- the Key Information Document for the sub-funds involved in the merger

The 'Information for shareholders' document may be obtained free of charge from the following website:

www.kbc.be/floating-reorganisation-funds.

- b. Notification pursuant to Article 12:27 of the Belgian Companies and Associations Code of any material changes that have taken place in the asset position of the relevant sub-funds since the date on which the merger proposal was drawn up.

2. Proposed resolutions:

For shareholders of the sub-fund Germany of KBC Multi Track:

- a. Merger by acquisition:** Approval of the proposal for the merger of the sub-fund Germany of KBC Multi Track by acquisition by the sub-fund European Equity of Plato Institutional Index Fund.
The merger of the sub-fund Germany of KBC Multi Track by acquisition by the sub-fund European Equity of Plato Institutional Index Fund will also take place if the Extraordinary General Meetings of the other sub-funds to be acquired do not approve the merger, while the shareholders of the sub-fund Germany of KBC Multi Track do approve this transaction.
- b. Determination of the exchange ratio and payment to the shareholders of the sub-fund to be acquired Germany of KBC Multi Track:** Approval of the exchange ratio determined using the formula as stated in the information to shareholders and the creation of shares in the sub-fund European Equity of Plato Institutional Index Fund, which shares will be allocated to the shareholders of the sub-fund Germany of KBC Multi Track by way of payment for the transfer of the assets and liabilities of this sub-fund on the basis of the respective net asset values of the sub-funds Germany of KBC Multi Track and the sub-fund European Equity of Plato Institutional Index Fund and the resultant exchange ratio.
These new shares will have the same features as those held previously by shareholders of the aforementioned sub-fund.
- c. Dissolution without liquidation:** Determination of the dissolution without liquidation of the sub-fund Germany of KBC Multi Track, subject to completion of the merger.
- d. End of directors' mandate:** Recording the end of the mandate of the directors of KBC Multi Track as regards their task of management of the sub-fund Germany of KBC Multi Track and granting them discharge.
- e. Special authority:** Proposal to assign special authority to the directors of KBC Multi Track to implement the aforementioned resolutions.

For shareholders of the sub-fund Netherlands of KBC Multi Track:

- a. Merger by acquisition:** Approval of the proposal for the merger of the sub-fund Netherlands of KBC Multi Track by acquisition by the sub-fund European Equity of Plato Institutional Index Fund.
The merger of the sub-fund Netherlands of KBC Multi Track by acquisition by the sub-fund European Equity of Plato Institutional Index Fund will also take place if the Extraordinary General Meetings of the other sub-funds to be acquired do not approve the merger, while the shareholders of the sub-fund Netherlands of KBC Multi Track do approve this transaction.
- b. Determination of the exchange ratio and payment to the shareholders of the sub-fund to be acquired Netherlands of KBC Multi Track:** Approval of the exchange ratio determined using the formula as stated in the information to shareholders and the creation of shares in the sub-fund European Equity of Plato Institutional Index Fund, which shares will be allocated to the shareholders of the sub-fund Netherlands of KBC Multi Track by way of payment for the transfer of the assets and liabilities of this sub-fund on the basis of the respective net asset values of the sub-funds Netherlands of KBC Multi Track and the sub-fund European Equity of Plato Institutional Index Fund and the resultant exchange ratio.
These new shares will have the same features as those held previously by shareholders of the aforementioned sub-fund.
- c. Dissolution without liquidation:** Determination of the dissolution without liquidation of the sub-fund Netherlands of KBC Multi Track, subject to completion of the merger.
- d. End of directors' mandate:** Recording the end of the mandate of the directors of KBC Multi Track as regards their task of management of the sub-fund Netherlands of KBC Multi Track and granting them discharge.
- e. Special authority:** Proposal to assign special authority to the directors of KBC Multi Track to implement the aforementioned resolutions.

For shareholders of the sub-fund European Equity of Plato Institutional Index Fund:

- a. Merger by acquisition:** Approval of the proposal for the merger of the sub-funds Germany of KBC Multi Track, Netherlands of KBC Multi Track by acquisition by the sub-fund European Equity of Plato Institutional Index Fund.
If the merger is not approved by the Extraordinary General Meeting of one of the sub-funds to be acquired, this will not mean that the merger with the sub-fund to be acquired that has approved the merger will also not proceed. The merger of the sub-fund to be acquired, for which the Extraordinary General Meeting has approved the merger by acquisition by the sub-fund European Equity of Plato Institutional Index Fund, will in that case take place.
- b. Determination of the exchange ratio and payment to the shareholders of the sub-funds Germany of KBC Multi Track, Netherlands of KBC Multi Track**
Approval of the exchange ratio determined using the formula as stated in the information to shareholders and the creation of shares in the sub-fund European Equity of Plato Institutional Index Fund, which shares will be allocated to the shareholders of the sub-funds Germany van KBC Multi Track, Netherlands van KBC Multi Track by way of payment for the transfer of the assets and liabilities of this sub-fund on the basis of the respective net asset values of these sub-funds and European Equity of Plato Institutional Index Fund and the resultant exchange ratio.
These new shares will have the same features as those held previously by shareholders of the aforementioned sub-funds.
- c. Special authority:** Proposal to assign special authority to the directors of Plato Institutional Index Fund to implement the aforementioned resolutions.

3. Common provisions for the proposed resolutions relating to the above merger(s):

From 25 September 2023, the publication of the net asset value and the execution of requests for the issue or redemption of shares or to switch sub-funds of the sub-funds **Germany of KBC Multi Track, Netherlands of KBC Multi Track** will be suspended in order to facilitate the efficient implementation of the merger. If the merger is not approved by the Extraordinary General Meeting of one of the sub-funds to be acquired, this suspension will end for that sub-fund the day after that Extraordinary General Meeting. Orders in relation to the sub-fund that are received during this suspension period will be rejected.

From 25 September 2023 until the date of the Extraordinary General Meeting, publication of the net asset value and execution of requests for the issue or repurchase of shares or requests to switch sub-funds in relation to the sub-fund **European Equity of Plato Institutional Index Fund** will be suspended in order to facilitate efficient execution of the merger. Orders relating to the sub-fund received during this suspension period will be executed at the first net asset value after the end of the suspension period.

Pursuant to Article 14 of the Articles of Association, holders of registered and book-entry shares of the sub-funds **Germany of KBC Multi Track, Netherlands of KBC Multi Track** and the sub-fund **European Equity of Plato Institutional Index Fund** must notify the Board of Directors by ordinary letter at the latest by 5 p.m. on the sixth calendar day before the date set for the Extraordinary General Meeting, i.e. 22 September 2023 of their intention to attend the Extraordinary General Meeting and of the number of shares they intend to represent when voting; the postmark date will determine compliance or otherwise with this requirement.

Holders of book-entry shares will moreover only be admitted to the Extraordinary General Meeting if they submit to the head office of the relevant investment company (Havenlaan 2, 1080 Brussels) or the financial service-provider of the relevant investment company, no later than 5 p.m. on the sixth calendar day before the date set for the Extraordinary General Meeting, a certificate issued by the recognised account-holder or the settlement institution establishing the unavailability of the book-entry shares until the date of the Extraordinary General Meeting.

The letter to the Board of Directors must be sent to the following address

- for **KBC Multi Track**: KBC Asset Management NV (ALA) - marked for the attention of the Board of Directors of KBC Multi Track- Havenlaan 2 - 1080 Brussels.
- for **Plato Institutional Index Fund**: KBC Asset Management NV (ALA) - marked for the attention of the Board of Directors of Plato Institutional Index Fund- Havenlaan 2 - 1080 Brussels.

Participants may appoint a proxy to represent them. This proxy must be in possession of a signed proxy form (available at the following web page: www.kbc.be/floating-reorganisation-funds).

The financial service-provider of KBC Multi Track and Plato Institutional Index Fund is:

- KBC Bank NV - Havenlaan 2 - 1080 Brussels

This Meeting will validly deliberate and decide, irrespective of the proportion of the capital represented by the shareholders present. Resolutions may only be passed with a three-quarters majority of the votes cast.

Shareholders may send questions they would like to ask during the Extraordinary General Meeting in advance to vragenAVfondsen@kbc.be.

The Boards of Directors of KBC Multi Track and Plato Institutional Index Fund

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

European Equity

Sub-fund of Plato Institutional Index Fund
Classic Shares Capitalisation shares
ISIN-code: BE6295945636

Manufacturer of the product: KBC Asset Management NV (Part of the KBC Group)
www.kbc.be - call +32 78 353 137 for more information.

This product is authorised in Belgium and regulated by the Financial Services and Markets Authority (FSMA).

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

Date of publication: 17 February 2023

What is this product?

Type

This product is a fund. Classic Shares is a shareclass of the sub-fund European Equity, a sub-fund of the open-ended investment company governed by Belgian law, Plato Institutional Index Fund. This open-ended investment company does fulfil the requirements of the UCITS Directive. (*)

Term

Unlimited

Objectives

Plato Institutional Index Fund European Equity aims to passively track the composition of a benchmark. The fund aims to generate a return that matches the return of the MSCI Europe Net Return Index.

The MSCI EMU Net Return Index comprises a selection of shares of European companies. For more information on the benchmark and the way in which the fund tracks it, see the 'Investment Information' section of the prospectus. For detailed information on the benchmark, go to msci.com. The fund tracks the features (e.g., the spread of assets across countries, sectors and currencies) of the benchmark as closely as possible, which means it generally buys and sells from a selection of shares from this benchmark (physical replication*).

Plato Institutional Index Fund European Equity may make limited use of derivatives*. This means that derivatives can be used either to help achieve the investment objectives (for instance, to increase or decrease the exposure to one or more market segments in line with the investment strategy), or to neutralise the portfolio's sensitivity to market factors (by hedging an exchange rate risk, for example).

The fund is denominated in Euro.

The fund reinvests any income received in the manner set out in the prospectus (for more details, see section 'Types of units and fees and charges' of the information for this sub-fund in the prospectus).

Practical information

The custodian of Plato Institutional Index 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 **Classic Shares**, a shareclass of **European Equity**, a sub-fund of the open-ended investment company* Plato Institutional Index Fund.

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

Each sub-fund of Plato Institutional Index 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.

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

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

Intended retail investor

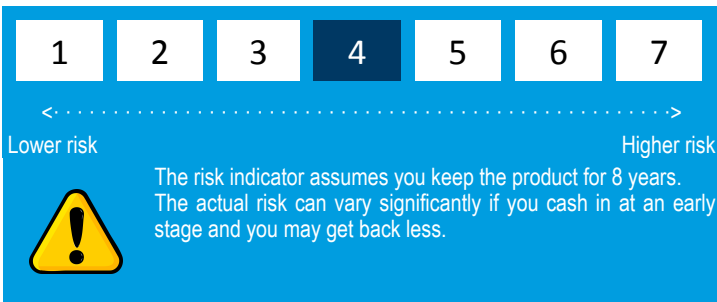
The product is aimed at retail investors who want to build up wealth and have an investment horizon of around 8 years.

These investors are willing to take a certain amount of risk for a potentially higher return and can bear 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 4 out of 7, which is a medium risk class.

4 is typical for an equity fund and indicates that the fund is highly sensitive to the markets. Indeed shares do not provide a guaranteed return and their value can fluctuate sharply.

This product does not include any protection from future market performance so you could lose some or all of your investment.

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 exchange rate risk: since there are investments in securities that are denominated in currencies other than the Euro, there is a real chance that the value of an investment will be affected by movements in exchange rates.

There is no capital protection.

Scenarios

The figures shown include all the costs of the product itself and includes the costs of 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 are illustrations using the worst, average, and best performance of the product over the last 13 years. Markets could develop very differently in the future.

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

Recommended holding period: 8 years

Example Investment: 10 000 EUR

If you exit after 1 year

If you exit after 8 years

Scenarios

Scenarios		If you exit after 1 year	If you exit after 8 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	1 640 EUR -83.60%	1 010 EUR -24.92%
Unfavourable	What you might get back after costs Average return each year	8 420 EUR -15.80%	8 800 EUR -1.59%
Moderate	What you might get back after costs Average return each year	10 630 EUR 6.30%	16 390 EUR 6.37%
Favourable	What you might get back after costs Average return each year	13 830 EUR 38.30%	20 310 EUR 9.26%

Unfavourable scenario on 8 years or less: This type of scenario occurred for an investment in December 2022.

Moderate scenario on 8 years: This type of scenario occurred for an investment starting in July 2012 and ending in June 2020.

Favourable scenario on 8 years: This type of scenario occurred for an investment starting in October 2011 and ending in September 2019.

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 that 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 and 10 000 EUR is invested.

	If you exit after 1 year	If you exit after 8 years
Total costs	308 EUR	927 EUR
Annual cost impact (*)	3.1%	1.2% 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 7.5% before costs and 6.4% 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.

These figures include the maximum distribution fee that the person selling you the product may charge: 2.0% 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. 2.13% of the amount you pay in when entering this investment. This includes distribution costs of max. 2.00% of amount invested.	213 EUR
Exit costs	Max. 0.08% of your investment before it is paid out to you. On top of that an additional exit fee of max. 5.00% can be charged if you exit within one month after the entry.	8 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	0.70% of the value of your investment per year. This is an estimate based on actual costs over the last year.	70 EUR
Transaction costs	0.18% 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.	18 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: 8 years

Given the investment strategy of this product, we recommend holding on to this product for 8 years or longer. The holding period is determined with the aims to reduce the timing risk when entering and exiting the product, and to ensure sufficient time for the underlying assets to recover in case of unfavourable market conditions. According to our estimates, the probability of getting a positive return is higher when you hold on to the recommended holding period or longer. You can exit this product before the recommended holding period, but in that case the probability of getting less back than the initial investment is higher.

How can I complain?

Your intermediary is the first point of contact for your complaints. If you cannot reach agreement, you can contact klachten@kbc.be Tel. 016/ 43 25 94, Brusselssesteenweg 100 3000 Leuven, or gestiondesplaintes@cbc.be Tel. 081 803 163, Avenue Albert I 5000 Namur or ombudsman@ombudsfin.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 or www.cbc.be. 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 information about the past performance of this product during the past 5 years in the past performance information document on the following website: www.kbc.be/fund-performance.

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

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