



ALLIANCEBERNSTEIN (LUXEMBOURG) S.A R.L.

SUMMARY OF INVESTOR RIGHTS



1. Introduction

This note is intended as a summary of your key rights as an investor in the undertakings for collective investment for which AllianceBernstein (Luxembourg) S.à r.l. (“AB”) acts as a management company (the “Funds”) for the purposes of the European Union Cross Border Distribution Regulation (Regulation (EU) 2019/1156).

It is not intended to be and should not be considered as an exhaustive list of all rights which investors may have in respect of the Funds except if stated otherwise in any Fund Documentation (as defined thereafter).

Investors should always review the prospectus and the constitutive document of the relevant Fund (the “Fund Documentation”) they intend to invest into in their entirety and consult with their professional advisers to understand their rights.

AB draws the investors’ attention to the fact that any investor will only be able to fully exercise his investor rights directly against the Fund, notably the right to participate in general shareholders’ meetings, if the investor is registered himself and in his own name in the shareholders’ register of the Fund. In cases where an investor invests in the Fund through an intermediary investing into the Fund in the intermediary’s name but on behalf of the investor, it may not always be possible for the investor to exercise certain investor rights directly against the Fund.

2. Investor rights

2.1 Right to Receive Information

Each investor has the right to receive certain information about the Funds. This information includes a copy of the Fund Documentation and the annual and semi-annual accounts and is available on AB website. Further details in this respect are contained in the prospectus of the relevant Fund.

2.2 Right to Attend and Vote at Shareholder Meetings – (only for investors in SICAVs)

Each investor has the right to receive notice of, attend in person or by proxy and vote at shareholder meetings of the relevant Fund in which the investor has invested.



2.3 Right to Redeem or Receive Dividends

Investors are entitled to redeem their investment and receive the redemption proceeds relating to their shares/units within the timeframe and subject to such conditions as detailed in the Fund Documentation. Investors, to the extent they invested into the appropriate share/unit class(es) of the relevant Fund, may also be entitled to receive dividend distributions, within the timeframe and subject to such conditions as detailed in the Fund Documentation.

2.4 Right to Data Privacy

Subject to applicable law, investors may have rights in respect of their personal data, including a right to access and rectification of their personal data and in some circumstances a right to object to the processing of their personal data. Additional information related to the processing or transfer of personal data and contact details of the Data Protection Officer of AB are available at alliancebernstein.com/Funds/abii/documents/annoucement/ab-lux-data-protection-disclosure-to-investors.pdf

2.5 Right to Complain

Each investor which is not satisfied with its experience as an investor in the relevant Fund should contact AB. A copy of our Handling of Client Complaints procedure is available on www.alliancebernstein.com/go/Complaint-Policy

2.6 Right to Collective Redress

The European Directive (2020/1828) on representative actions for the protection of the collective interests of consumers (the “Directive”) foresees the establishment of a redress mechanism for consumers. The Directive is expected to be transposed into national laws by 25 June 2023.

2.7 Terminate marketing arrangements within EU/EEA member states

The Funds may have been notified for distribution in different EU/EEA member states. Investor’s attention is drawn to the fact that AB may decide to terminate marketing arrangements regarding distribution of the Funds under EU denotification process.

This summary of key rights is not and does not purport to be exhaustive and investors should review the prospectus in its entirety.