

Key Investor Information

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

RAINBOW FUND - Balanced Portfolio 3 - Class EUR (Accumulation) (ISIN:LU0201732111)

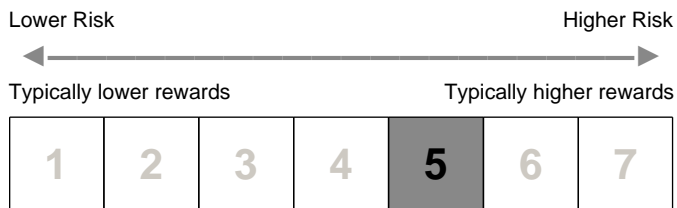
a sub-fund of RAINBOW FUND

This fund is managed by Andbank Asset Management Luxembourg

Objectives and Investment Policy

- The investment objective of this compartment is to provide long-term growth investing by an active and mixed asset allocation comprised by equity and fixed income in a diversified portfolio of world-wide securities.
- The investment strategy of the compartment is to invest in a broad range of asset classes such as but not limited to: fixed income (issued by corporations and governments without rating and duration limitations), money market instruments, equities (focused in the OECD countries plus Russia), including ETFs and other UCIs and cash and cash equivalents.
- The compartment will not invest more than 10% of its assets in UCITS or other UCIs.
- The Sub-Fund is actively managed without reference to a benchmark
- The compartment may use financial derivative instruments for both hedging and/or investment purposes. The types of derivatives may include, but are not limited to, single stock and equity index futures and options, currency futures and forwards, OTC derivatives, single stock CFDs, basket CFDs and index CFDs.
- Investors may request redemptions of Units bi-monthly, in line with the relevant section of the Fund's prospectus.
- The compartment may invest exclusively its net assets in cash and cash equivalents, term deposits, debt securities and money market instruments dealt in on a Regulated Market and whose maturity does not exceed 12 months, monetary UCITS and UCIs.
- Income generated by the compartment is reinvested and included in the value of Units.
- Please note that transaction costs may have material impact on performance.

Risk and Reward Profile



- Historical data used may not be a reliable indication of the future risk profile of the sub-fund.
- This category is not guaranteed to remain unchanged and may shift over time.
- The lowest class does not mean that the investment is risk free.
- This fund was categorised in risk class 5 because, in accordance with the investment policy, the value of the investments may fluctuate somewhat sharply. Consequently, both the expected return and the potential risk of loss may be above average. This indicator represents the annual historical volatility of the compartment over a 5-year period.

The sub-fund is subject to the following risks:

- **Credit risk:** the Fund invests in securities which are exposed to the risk that the issuer will be unable to meet its repayment obligations. The credit rating and risks associated with such securities can change over time and therefore affect the value of the investments.
- **Liquidity risk:** Securities may become less liquid during extreme market conditions and it may be difficult for unitholders to get redemption proceeds in a timely manner.
- **Counterparty risk:** Risk that the counterparty to mutually agreed contracts does not meet its obligations.
- **Operational risk:** Risk of material loss resulting from human error, technical faults, inappropriate procedures or controlling.
- **Use of derivatives:** The sub-fund invests in derivatives for hedging and other investment purposes, increasing or reducing exposure to underlying assets.
- **Currency risk:** Investments in securities denominated in currencies other than the Sub-fund's Base Currency may be subject to adverse fluctuation in currency exchange rates.
- **Duplication of certain fees and expenses:** Where investments are made in other funds, this might result in duplication of certain fees and expenses for investors. Investors are also subject to potential risks associated with such funds.
- **Market risk:** The value of assets in the Portfolio is typically dictated by a number of factors, including the confidence levels of the market in which they are traded.

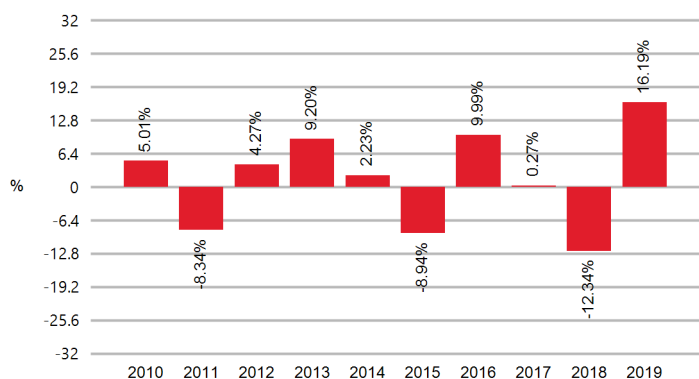
Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charges	None
Exit Charges	None
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing Charges	0,9%
Charges taken from the fund under certain specific conditions	
Performance fee	None

- The **entry and exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.
- The **ongoing charges** figure is based on expenses for the year ending 31 December 2019. This figure may vary from year to year. It excludes: outperformance charges and intermediation charges, with the exception of entry and exit charges paid by the compartment when it buys or sells shares of another fund.
- **For more information about charges, please refer to the fund's prospectus available at the registered office of the fund and on the following website:**
<https://www.andbank.com/luxembourg/>

Past Performance



- The performance figures shown in the bar chart are not a reliable indication of future performance.
- The sub-fund was launched on 2 October 1997, while the Class was launched on 15 September 2014.
- The currency of the sub-fund and Class is EUR.

Practical Information

- The Depositary of the fund is Quintet Private Bank (Europe) S.A.
- Copies of the prospectus and of the last annual and semi-annual reports of the entire fund as well as other practical information such as the latest price for the units may be obtained free of charge, in English, at the registered office of the fund: 4, rue Jean Monnet L-2180 Luxembourg, Grand Duchy of Luxembourg and on the following website: <https://www.andbank.com/luxembourg/>.
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- You have the right to convert your investment in the compartment for Units of another compartment of RAINBOW FUND under the conditions described in the Fund's prospectus.
- The assets and liabilities of each compartment of RAINBOW FUND are segregated.
- Andbank Asset Management Luxembourg 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 prospectus for the fund.
- Information related to the remuneration policy of Andbank Asset Management Luxembourg is located in the prospectus and available at <https://www.andbank.com/luxembourg/>. A paper copy may be obtained free of charge upon request at the Fund's registered office.

This fund is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF)

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This key investor information is accurate as of 19/02/2020