

## 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.

### SIGMA INVESTMENT HOUSE FCP - Conservative Allocation - Class - A INTENDED FOR RETAIL INVESTORS (ISIN:LU1697019203)

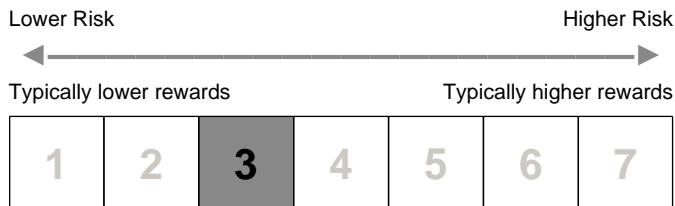
#### a sub-fund of SIGMA INVESTMENT HOUSE FCP

This fund is managed by Andbank Asset Management Luxembourg

#### Objectives and Investment Policy

- The investment objective of the Sub-Fund is to achieve a return in excess of cash commensurate with a conservative level of risk.
- The Sub-Fund will invest primarily in units of UCITS and UCIs, and eligible Exchange Traded Funds ("ETFs"), including those managed or distributed by companies in the Andbank Group (collectively "target funds").
- The investment manager intends to invest in emerging markets, through the underlying UCITS, UCIs or ETFs, up to 30% of the portfolio.
- The investment manager will apply an asset allocation methodology on a global multi-asset universe through the selection target funds to obtain a global portfolio with low level of risk and investment horizon between 1 and 3 years. Such methodology stands on three main pillars: global portfolio diversification, long term stable returns and risk control.
- Notwithstanding the above provisions and if justified by the Investment Manager's expectations or exceptional market conditions, the Sub-Fund may invest up to 100% of its net assets in cash and cash equivalents such as (but not limited to) money market instruments, government bonds (and/or money market UCITS/UCI).
- Unitholders may redeem units on demand, on a daily basis.
- Notwithstanding the above provisions and if justified by the Investment Manager's expectations or exceptional market conditions, the Sub-Fund may invest up to 100% of its net assets in cash and cash equivalents such as (but not limited to) money market instruments, government bonds (and/or money market UCITS/UCI)
- Such UCITS and UCIs will have exposure to a range of asset classes including, but not limited to, equity securities (including small caps), debt securities (including below investment grade debt securities), convertible bonds (excluding contingent convertible bonds "CoCos"), currencies and money market instruments.
- The Sub-fund may also invest through the underlying UCITS, UCIs or ETFs into high yield securities and below investment grade securities limited to an aggregated exposure of 20% of the portfolio.
- The Sub-Fund may use all types of financial derivative instruments.
- Non-distributing units: any income generated by the sub-fund is reinvested.

#### 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 3 because, in accordance with the investment policy, the value of the investments may fluctuate slightly. Consequently, both the expected return and the potential risk of loss may be moderate. This indicator is based on the historical weekly volatility of Euro Overnight Index Average over the past 5 years and places the sub-fund in this category.

#### The sub-fund is subject to the following risks:

- **Credit and interest rate risks:** the value of debt securities may change significantly depending on economic and interest rate conditions as well as the credit worthiness of the issuer.

- **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:** the Fund is backed by a guarantee from, or has material investment exposure through contracts with, a third party.
- **Use of derivatives:** derivatives are used to obtain, increase or reduce 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.
- **Emerging Markets risk:** Emerging markets may be subject to increased political, regulatory and economic instability, less developed custody and settlement practices, poor transparency and greater financial risks. As a consequence emerging markets securities may be subject to higher volatility and lower liquidity than non-emerging markets securities.
- **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.
- **Duplication of certain fees and expenses:** when investing in other UCITS and/or other UCIs.
- **Management Style Risk:** The risks faced by target UCITS and/or UCIs corresponding to their specific management styles may lead to losses.

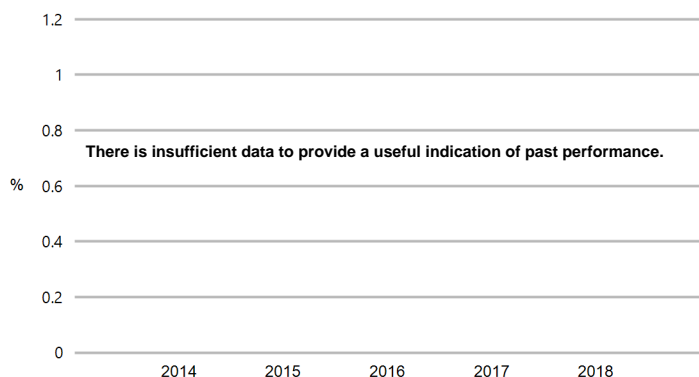
## Charges

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	Up to 2.00%
Exit Charges	Up to 2.00%
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	2.57%
Charges taken from the fund under certain specific conditions	
Performance fee	9% of the positive quarterly return of the Sub-Fund

- 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 charge** figure shown here is an estimation of the charges since no ex-post charges figure is available at launch date of the sub-fund due to missing history. The next annual report of the fund will include details on the exact charges taken from the sub-fund. This figure may vary from year to year.
- **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 and the Class were launched on 28 March 2018.
- The currency of the sub-fund and Class is EUR.

## Practical Information

- The Depositary of the fund is Citibank Europe plc, Luxembourg Branch.
- 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 sub-fund for units of another sub-fund of SIGMA INVESTMENT HOUSE FCP under the conditions described in the fund's prospectus.
- The assets and liabilities of each sub-fund of SIGMA INVESTMENT HOUSE FCP 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).

Andbank Asset Management Luxembourg is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF).

This key investor information is accurate as of 14/02/2019.