

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.

THE INDEPENDENT UCITS PLATFORM - Global Market Opportunities - Class - A EUR (ISIN:LU1874127142)

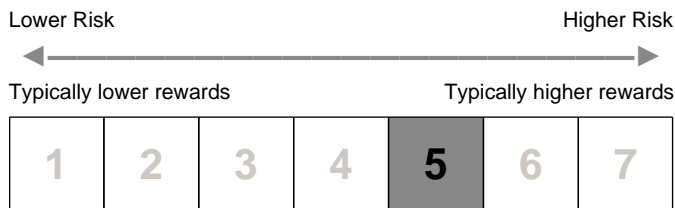
a sub-fund of THE INDEPENDENT UCITS PLATFORM

This fund is managed by Andbank Asset Management Luxembourg

Objectives and Investment Policy

- The compartment seeks to achieve capital growth over the long term by investing in a diversified global portfolio.
- The Sub-Fund will invest generally in equities and equity-linked instruments (including but not limited to ordinary or preferred shares, ETF's, REIT's, equity derivatives and equity index derivatives). Essentially the Sub-Fund will invest in OECD countries. The Sub-Fund will not invest in asset backed securities or in mortgage backed securities.
- The Sub-Fund may also invest up to 10 % of its assets in China "A" Shares through Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect and/or any similar acceptable securities trading and clearing linked program or access instruments which may be available to the Sub-Fund in the future.
- The Sub-Fund seeks to achieve its objective through a flexible approach by investing its net assets in equity, debt securities and other UCIs; including money market securities and short term securities or instruments of issuers located around the world., the Sub-Fund seeks to diversify its portfolio across markets, countries, industries and issuers.
- On an ancillary basis, the Sub-Fund may invest in bonds (including but not limited to fixed or floating-rate, zero-coupon bonds and inflation linked), and money market instruments issued by corporate and sovereign issuers. The Portfolio duration is managed as an active decision and is not the product of an index.
- Shareholders may redeem shares on demand, on a daily basis.
- The Sub-Fund may invest up to 100% of 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. In general terms, the Sub-Fund will comply with the investment restrictions and the principle of risk spreading set forth under Part A of the Prospectus. There is no restriction as to the currency of these securities.
- The Sub-Fund 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. The Sub-Fund gross notional exposure will not exceed the 100% of the assets under management.
- The investments can be done directly or indirectly, through financial derivative instruments or other UCITS/UCIs (including ETFs).
- The Sub-Fund targets informed investors who are advised to invest only part of their assets therein.
- Accumulation shares: any income generated 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 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 is based on the simulated historical weekly volatility of a reference portfolio over the last 5 years and places the sub-fund in this category.

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.
- **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.
- **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.

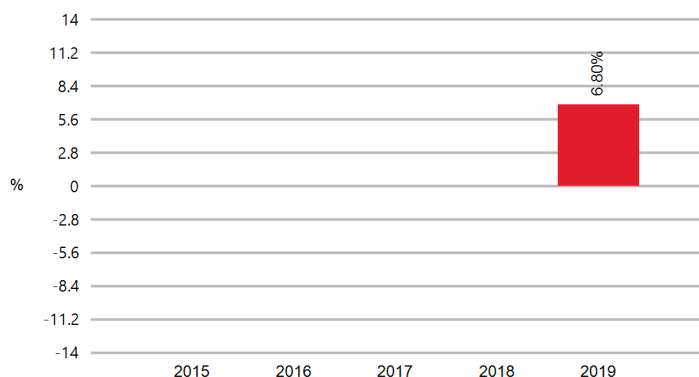
Charges

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	1,91%
Charges taken from the fund under certain specific conditions	
Performance fee	10% of return over Euribor 12 months plus 2% The benchmark of the Sub-Fund is EURIBOR 12-months plus 2%. It is used for performance fee calculation only.

- 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 23 November 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 shares of another sub-fund of The Independent UCITS Platform.
- The assets and liabilities of each sub-fund of The Independent UCITS Platform 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