

## 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.

### ATHENEE FCP - Butterfly - Class A (ISIN:LU1914934192)

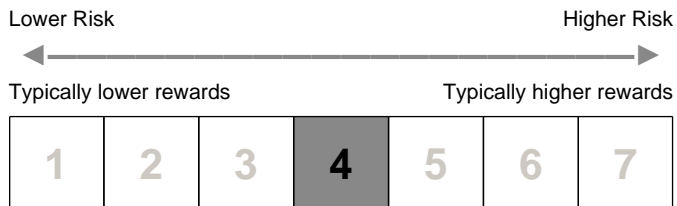
#### a sub-fund of ATHENEE FCP

This fund is managed by Andbank Asset Management Luxembourg

#### Objectives and Investment Policy

- The investment strategy of the Sub-Fund is to invest in a broad range of asset classes such as but not limited to fixed income, money market instruments, equities, including ETFs and other UCIs and cash and cash equivalents.
- Generally the Sub-Fund will invest a part of its assets in fixed income and it may also invest in equities and equity-related securities.
- The Sub-Fund will invest primarily in the OECD countries; anyway the compartment may subsidiarily take exposure to the emerging markets funds for a residual portion of its assets.
- The compartment may also invest directly in financial derivative instruments for the purposes of investment and efficient portfolio management.
- The Sub-Fund may use financial derivative instruments for both hedging and/or investment purposes.
- Notwithstanding the above provision, the Sub-Fund 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.
- Non-distributing units: any income generated by the sub-fund is reinvested.

#### Risk and Reward Profile



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

- **Use of derivatives:** derivatives may be used for hedging and other purposes.
- **Currency risk:** the risk that an investment's value will be affected by changes in exchange rates.
- **Equity risk:** the value of equities and equity-related securities can be affected by daily stock market movements.

- 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 4 because, in accordance with the investment policy, the value of the investments may fluctuate moderately. Consequently, both the expected return and the potential risk of loss may be average. This indicator is based on the historical volatility of the reference portfolio over the past 5 years and places the sub-fund in this category.

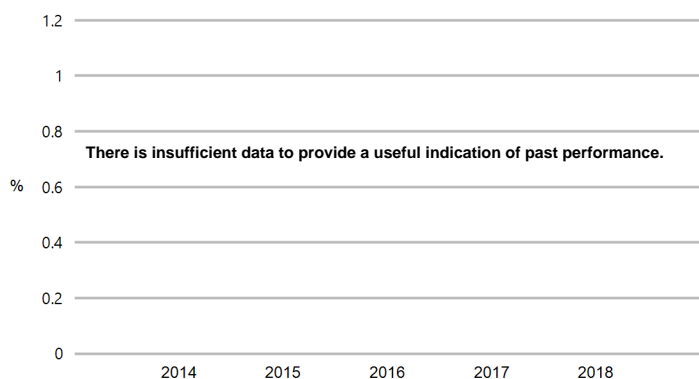
## Charges

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	0.72%
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 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. It excludes: portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.
- **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 17 December 2018.
- The currency of the sub-fund and Class is EUR.

## Practical Information

- The Depositary of the fund is KBL European Private Bankers SA.
- 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 ATHENEE FCP under the conditions described in the fund's prospectus.
- The assets and liabilities of each sub-fund of ATHENEE 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).

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