

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## MyInvestor Alpha S&P500 (The "Sub-Fund")

a sub-fund of MyInvestor FCP (The "Fund")

**Class A EUR – LU2490076259**

## INTENDED FOR RETAIL INVESTORS

PRIIP manufacturer: Andbank Asset Management Luxembourg

<https://www.andbank.com>

For more information, call +352 27 49 76 1

The Commission de Surveillance du Secteur Financier ("CSSF") in Luxembourg is responsible for supervising Andbank Asset Management Luxembourg in relation to this Key Information Document.

MyInvestor Alpha S&P500 is authorised in Luxembourg and regulated by the CSSF.

This product is managed by Andbank Asset Management Luxembourg, which is authorised in Luxembourg and supervised by the CSSF.

**Accurate as of: 15 February 2024**

## What is this product?

### Type

- This product is a class of units of the Sub-Fund and denominated in EUR. The Fund is an open-ended common fund with variable capital (*Fonds Commun de Placement* or "FCP") and qualifies as an Undertaking for Collective Investments in Transferable Securities ("UCITS"), subject to Part I of the Luxembourg law of 17 December 2010 related to undertakings for collective investments ("Investment Fund Law"), transposing Directive 2009/65/EC related to UCITS.
- As an investment fund, the return of the Sub-Fund depends on the performance of its underlying assets.

### Investment objective:

- The Sub-Fund aims to achieve long-term capital appreciation by investing in a diversified portfolio of US equities. More specifically, the Sub-Fund aims to achieve better risk-adjusted returns than the S&P500 Net Total Return Index, in EUR (FX unhedged) over the medium term (3 to 5 years). That index is however used for performance comparison only.

### Investment policy:

- The Sub-Fund seeks to achieve its investment objective by investing in equity and equity-linked instruments (limited to common stock and closed-end REITs) of companies domiciled in, listed in, or the main business of which is, the United States of America at the time of the purchase.
- The Sub-Fund will not invest more than 10% of its assets in UCITS or other UCIs.
- The Sub-Fund may invest on an ancillary basis up to 20% of its assets in cash and cash equivalents such as sight bank deposits. This 20% limit shall only be temporarily breached for a period of time strictly necessary when, because of exceptionally unfavourable market conditions, circumstances so require and where such breach is justified having regard to the interests of the investors, for instance in highly serious circumstances such as the September 11 attacks or the bankruptcy of Lehman Brothers in 2008.
- The Sub-Fund may use financial derivative instruments for investment or hedging purposes. The types of derivatives may include equity index futures comprised by a basket of securities listed within a specific stock market such as but not limited to Standard & Poor's 500 Index (including its E-Mini's).
- The Sub-Fund is actively managed with no reference to benchmark and does not aim to track the benchmark index. In order to achieve the Sub-Fund objective, the investment manager has entire discretion over the composition of the Sub-Fund's portfolio in terms of constituents and allocation according to the limitations of the investment policy. The Sub-Fund uses the S&P500 Net Total Return Index in EUR for the purpose of performance comparison.
- Given the above investment objective and policy and the risk and reward profile of the product, the recommended holding period is 5 years.

- This financial product does not promote environmental or social characteristics and does not have as its objective a sustainable objective.
- The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

**Redemption and dealing:** Unitholders may redeem units on demand, on a daily basis.

**Distribution policy:** Income generated by the Sub-Fund is reinvested and included in the value of units.

### Intended retail investor

Investors should have a long-term approach to the investment in this Sub-Fund and the Board of Directors advises them not to try timing their investments in the Sub-Fund because this may even worsen the situation of their portfolio in bad times. Investors should be aware that this Sub-Fund will take a rather risky position in the market, and they may be exposed to variations of the Net Asset Value per Unit due to market fluctuations; therefore, investors should be ready to stand through adverse situations. The typical investor holds a variety of investments and through this diversification tries to adjust his portfolio of investments to his personal risk profile. The part of the portfolio, which would be invested in this Sub-Fund, will increase the overall risk of the total portfolio, and hopefully enhance its return. The relative weight of the investment in this Sub-Fund in respect of the total portfolio will depend on the personal risk profile of the investor. Therefore, the typical investor may be more or less risk adverse and however hold a part of his portfolio in this Sub-Fund to take care of his needs for enhancing its long-term return in exchange for an increase in the overall risk of the portfolio.

There is no minimum investment.

### Term

The Sub-Fund and class of units were incorporated for an undefined period. The manufacturer and the depositary may terminate this product unilaterally under specific circumstances as describe in the prospectus. Unitholders may not request dissolution or liquidation of the Fund.

### Practical information

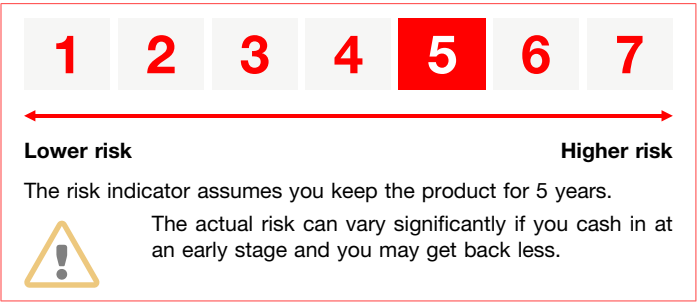
**Depositary:** Citibank Europe plc, Luxembourg Branch, 31 zone d'activités Bourmicht, L-8070 Bertrange, Grand Duchy of Luxembourg.

**Further information:** The prospectus of the Fund and periodic reports are prepared for the entire Fund. Assets and liabilities of each sub-fund are segregated by law, meaning that the liabilities allocated to one sub-fund may not impact the other sub-fund. Unitholders are entitled to convert their units in units of another sub-fund/units of the Fund, as described under "Conversion" section of the prospectus. 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 management company: 4, rue Jean Monnet L-2180

Luxembourg, Grand Duchy of Luxembourg and on the following website:  
<https://www.andbank.com/luxembourg/>.

What are the risks and what could I get in return?

Risks



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 5 out of 7, which is a medium-high risk class.

This rates the potential losses from future performance at a medium-high level, and poor market conditions will likely impact our capacity to pay you.

This rating does not take into account other risk factors which should be considered before investing, these includes: Investments in REITs risk, Investments in units of UCIs or UCITS risk, use of derivatives, liquidity risk, currency risk, equity risk and sustainability risks.

Not all risks affecting the Sub-Fund are adequately captured by the summary risk indicator.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

**Beside the risks included in the risk indicator, other risks may affect the Fund performance. Please refer the "Special Risk Considerations" section of the prospectus of the Fund.**

Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

**What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.**

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average and best performances of the product over the last 10 years, by identifying, depending on the performance scenarios and as defined in the Key Information Document's EU regulation, all overlapping sub-intervals individually (i) equal in length to the recommended holding period which start or end in each month which are contained within that period of 10 years or (ii) equal or shorter in length to the recommended holding period, but equal to or longer than one year, which end at the end of that period of 10 years. Markets could develop very differently in the future.

The stress scenario shows what you might get back in extreme market circumstances.

**Unfavourable:** this type of scenario occurred for an investment between 31 December 2021 and 29 December 2023.

**Moderate:** this type of scenario occurred for an investment between 31 July 2014 and 31 July 2019.

**Favourable:** this type of scenario occurred for an investment between 29 October 2016 and 29 October 2021.

Recommended holding period		5 years	
Example Investment		€ 10,000	
Scenarios		if you exit after 1 year	if you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs Average return each year	€ 870 -91.3%	€ 852 -38.9%
Unfavourable	What you might get back after costs Average return each year	€ 7,886 -21.1%	€ 8,093 -4.1%
Moderate	What you might get back after costs Average return each year	€ 10,879 8.8%	€ 15,021 8.5%
Favourable	What you might get back after costs Average return each year	€ 15,288 52.9%	€ 21,074 16.1%

What happens if Andbank Asset Management Luxembourg is unable to pay out?

You are exposed to the risk Andbank Asset Management Luxembourg, might be unable to meet its obligations in connection with the product. This may materially adversely affect the value of the product and could lead to you losing some or all your investment in the product. A potential loss is not covered by an investor compensation or protection scheme.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed (i) in the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario and (ii) € 10,000 is invested.

Example Investment € 10,000	if you exit after 1 year	if you exit after 5 years (recommended holding period)
<b>Total Costs</b>	<b>€ 55</b>	<b>€ 416</b>
<b>Annual cost impact*</b>	<b>0.5%</b>	<b>0.6%</b>

\* This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period, your average return per year is projected to be 9.1% before costs and 8.5% after costs.

### Composition of costs

One-off costs upon entry or exit		Annual cost impact if you exit after 1 year
<b>Entry costs</b>	<b>0.00%</b> , we do not charge any entry fee. In case of conversion into another class or another sub-fund, no conversion fee is charged but you may be requested to bear the difference in subscription if higher.	<b>up to € 0</b>
<b>Exit costs</b>	<b>0.00%</b> , we do not charge an exit fee for this product, but the person selling you the product may do so.	<b>up to € 0</b>
Ongoing costs taken each year		
<b>Management fees and other administrative or operating costs</b>	<b>0.00%</b>	<b>€ 0</b>
<b>Transaction costs</b>	<b>0.55%</b> of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	<b>€ 55</b>
Incidental costs taken under specific conditions		
<b>Performance fees</b>	<b>0.00%</b> . This is an estimate, calculated on an annualised basis, based on the average over the previous 5 years. We charge 20% of the performance over the relative benchmark. The actual amount will vary depending on how well your investment performs. <b>Performance fee could also be payable in case the Sub-Fund has overperformed the benchmark but had a negative performance.</b>	<b>€ 0</b>
<b>Carried interests</b>	<b>0.00%</b> .	<b>€ 0</b>

### How long should I hold it and can I take money out early?

#### Recommended Holding Period ("RHP"): 5 years

The RHP has been defined by taking into account the above investment policy and risk and reward profile. You should be prepared to stay invested for at least 5 years. However, you can redeem your investment without penalty prior to the end of the RHP, or hold the investment longer. Any application for redemption must be received by the registrar and transfer agent (on behalf of the management company from the agents (if any) or directly from the subscriber) prior to noon at the latest on the relevant valuation day (being the cut-off time for the Sub-Fund). Redemption requests received after this time and date will take effect on the next following valuation day. The redemption price shall be paid no later than 3 business days following the applicable valuation day. Any cashing-in before the end of the RHP may have a negative consequence on your investment.

In order to prevent dilution effect, the Management Company has the power to charge a "dilution levy" on the subscription, redemption and/or conversion of units. If charged, the dilution levy will be paid into the Sub-Fund and will not exceed 2% of the relevant net asset value per unit.

### How can I complain?

Any investor enquiries or complaints should be submitted to the Management Company at Andbank Asset Management Luxembourg, 4, Rue Jean Monnet, L-2180 Luxembourg, Grand Duchy of Luxembourg or at [compliance@aaml.lu](mailto:compliance@aaml.lu) and any response will be made in writing. The complaints handling policy established by the Management Company may be requested, free of charge, by contacting the Management Company at the email address [compliance@aaml.lu](mailto:compliance@aaml.lu) or through the following website: [www.andbank.com](http://www.andbank.com).

### Other relevant information

**Investment Manager:** Andbank Wealth Management, SGIC S.A.U., Calle de Serrano 37, 28001 Madrid, Spain

**Performance scenarios:** You can find previous performance scenarios updated on a monthly basis at <https://andbank-am-lux.priips-scenarios.com/LU2490076259/en/KID/>.

**Past performance:** There is insufficient performance data available to provide a chart of annual past performance.