

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.

ANDBANK FUNDS FCP – Andbank Alternative Selection - CLASS A CLASSIC EUR INTENDED FOR RETAIL INVESTORS (ISIN: LU1379129536)

a sub-fund of ANDBANK FUNDS FCP

Management Company: Andbank Asset Management Luxembourg

Objectives and investment policy

- The Sub-Fund aims to achieve its objective by managing a portfolio of eligible financial assets, including UCITS/UCIs, with a focus on strategic allocation using a combination of a top down approach (diversification among strategies) and a bottom up approach (selection of underlying funds). The selection of the UCITS/UCIs will be made through an internal model pursuing alternative strategies.
- The Sub-Fund will invest essentially in UCITS and/or other UCIs with a focus on alternative strategies or an active management approach.
- The Sub-Fund may deal with financial derivative instruments traded on a Regulated Market and/or OTC both for investment and/or hedging purposes, within the limits set out in Article 15.1 of the Management Regulations and the applicable regulations.
- Notwithstanding the above provisions and if justified by the investment manager's expectations or exceptional market conditions, 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.
- Unitholders may redeem units on demand, on a daily basis.
- Non-distributing units: any income generated by the sub-fund is reinvested.
- Please note that transaction costs may have material impact on performance.

Risk and reward profile



1	2	3	4	5	6	7
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- 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 indicator is based on the historical volatility of the reference portfolio over the past 5 years and places the sub-fund in this category. 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.

The sub-fund is subject to the following risks:

- **Use of derivatives:** derivatives may be used for hedging and other purposes.
- **Duplication of certain fees and expenses** when investments are made in other funds.

Charges

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

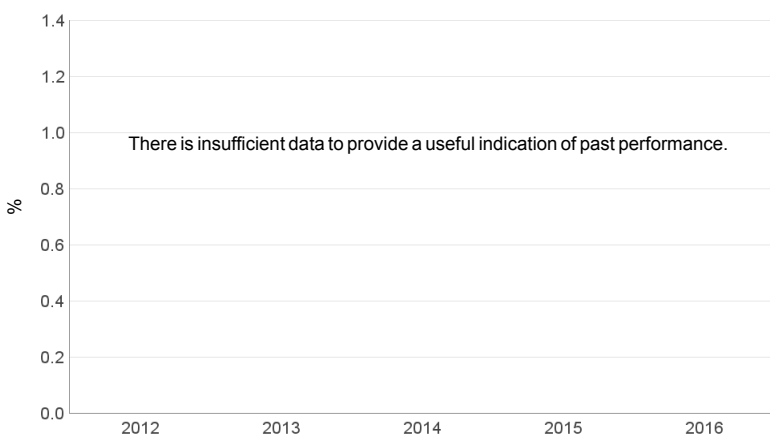
One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	3.91%
Charges taken from the fund under certain specific conditions	
Performance fee	9% of the positive excess of the net return over the EURIBOR 3 months +200 bps.

The **entry charge** shown is a maximum figure. In some cases you might pay less; you can find this out from your sales agent or financial advisor.

The **ongoing charges** figure shown is based on the expenses paid for the year ending 31 December 2016. 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: www.andbank.lu.

Past performance



- The sub-fund and the Class were launched on 31 May 2016.

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 and on the following website: www.andbank.lu.
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- The assets and liabilities of each sub-fund of ANDBANK FUNDS FCP are segregated.
- You have the right to convert your investment in the sub-fund for units of another sub-fund of ANDBANK FUNDS FCP under the conditions described in the fund's prospectus.
- 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 www.andbank.lu. A paper copy may be obtained free of charge upon request at the Fund's registered office.