

## 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 - Global US Dollar Bonds - Class - A INTENDED FOR RETAIL INVESTORS (ISIN:LU1697013008)

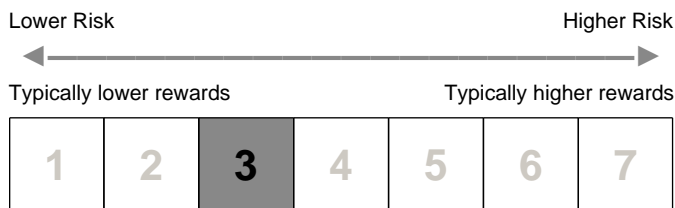
#### a sub-fund of SIGMA INVESTMENT HOUSE FCP

This fund is managed by Andbank Asset Management Luxembourg

#### Objectives and Investment Policy

- The Sub-Fund aims to achieve income and capital appreciation over the medium to long-term by directly or indirectly taking exposure principally in a selected portfolio of bonds and any types of debt and debt-related instruments issued by states, local governments, supranational, municipal and corporate issuers located in any countries, including emerging markets, and using financial derivative instruments where appropriate.
- The Sub-Fund will invest in a diversified portfolio of bonds, debt and debt-related instruments which will include, amongst others, bonds, certificates, convertible bonds and commercial paper (fixed or variable rate) of any issuer including, but not limited to, US treasury debt securities or notes, sovereign government bonds, supranational bonds, mortgage backed securities (both agency and non-agency), corporate bonds, non-investment grade securities, high yield securities and emerging markets securities.
- The Sub-Fund may invest in both below-investment grade securities and high yield bonds up to an aggregated exposure of 40% of its assets.
- The Sub-Fund may invest up to 20% of its net assets in structured securities such as asset backed securities, mortgage backed securities or collateralized obligations with a pay-off linked to the relevant markets rather than actually investing in the markets.
- The Sub-Fund is actively managed without reference to a benchmark
- 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).
- The Sub-Fund may use all types of financial derivative instruments traded on a Regulated Market and/or OTC for efficient portfolio management and investment purposes.
- The Sub-Fund may invest in Contingent Convertible bonds ("CoCos") up to 10% of its assets. The Sub-Fund may temporarily hold equities or equivalent securities only as a result of corporate actions, such as debt restructuring.
- Typically exposure to emerging market securities will not exceed 20% of its assets.
- 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 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.
- **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.

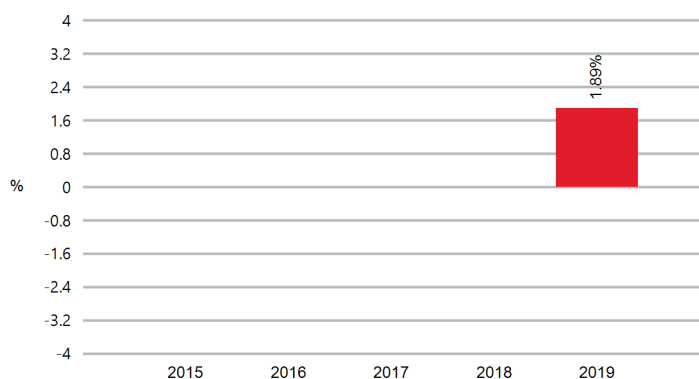
## Charges

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	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	2,28%
Charges taken from the fund under certain specific conditions	
Performance fee	9% of the positive annual 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 USD.

## 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)

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This key investor information is accurate as of 19/02/2020