

Summary of Investor Rights

In accordance with the Regulation (EU) 2019/1156 on facilitating cross-border distribution of collective undertakings, the purpose of the document is to summarize the main rights of investors in the investment funds for which Andbank Asset Management Luxembourg is acting as the management company or the alternative investment funds manager (the **Funds**).

The Funds may adopt a contractual form (common fund – **FCP**) or a corporate form (investment company with variable share capital – **SICAV**). Unless otherwise stated, the rights summarized in this document apply to both types of Funds. Capitalized terms used in this summary and not otherwise defined have the meanings given to them in the Prospectus. Please refer to the relevant Prospectus for further details in respect of the functioning of the particular fund.

- **Right to Participate in the Investments of the Funds** – The Shares or Units entitle the holders to participate proportionately in profits and losses of the relevant Sub-Fund to which the Shares or Units relate, subject to any difference between the terms and characteristics applicable to different Share or Unit Classes. Full details of each Sub-Fund’s investment objective and policy and Share or Unit Class features are set out in the relevant Prospectus.
- **Right to Receive Income** – Each investor has the right to a proportionate share of the income (if any) of the Sub-Fund in which the Shareholder or the Unitholder has invested. Depending on the nature of the Shares or Units held by the investor, such income may either be accumulated into the Net Asset Value of the investor’s Shares or Units or distributed to the investor as a dividend payment, in accordance with the terms of the Prospectus.
- **Right to Receive Information** – Each investor has the right to receive certain information about the Fund(s) and the Sub-Fund(s) in which the investor has invested. This information will include the Funds’ Shareholder or Unitholder reports and further information may be available on request. Further details in this respect are contained in the Prospectus.
- **Right to Attend and Vote at Shareholder Meetings** (only for SICAVs) – Each Shareholder has the right to receive notice of, attend in person or by proxy and vote at general meetings (if any) of the relevant SICAV and any meetings of the Shareholders of the particular Sub-Fund in which the Shareholder has invested.
- **Right to Redeem Shares or Units Directly** – Each investor has the right to request the relevant Fund to redeem the investor’s Shares or Units on a Valuation Day at their net asset value subject to the terms of the redemption process set out in the relevant Prospectus.
- **Right to Data Privacy** – Subject to applicable law, investors may have rights in respect of their personal data, including a right to access and rectification of their personal data and in some circumstances a right to object to the processing of their personal data. The Personal Data

- Protection Notice is available at <https://www.andbank.com/luxembourg/wp-content/uploads/sites/24/2017/04/Personal-Data-Protection-Notice-AAML.pdf>.
- **Right to Complain** – Each investor in a Fund has the right to file a complaint with Andbank Asset Management Luxembourg with the purpose to have a right recognized or to redress a prejudice in connection with its investment in the Fund. The Complaints Handling Policy can be found at <https://www.andbank.com/luxembourg/en/cadre-reglementaire-asset-management/>
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This summary of key rights is not and does not purport to be exhaustive and Shareholders or Unitholders should review the Prospectus in its entirety and consult with their professional advisers to understand their rights more fully.