

## 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.

### VIVACITY FUNDS – Multi Manager Allocation Patrimoine - Class A CAPITALIZATION (ISIN: LU1003292809)

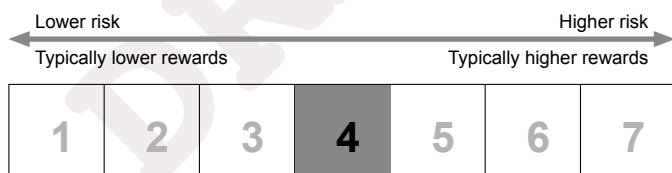
#### a sub-fund of VIVACITY FUNDS

Management Company: Andbank Asset Management Luxembourg

#### Objectives and investment policy

- The investment objective of the sub-fund is to achieve capital growth over the long term. The sub-fund looks to provide a strong diversification, selecting different managers, intended to help the investors to achieve the security and the return they are looking out for their savings.
- The sub-fund will invest in units of other UCITS and/or other UCIs such as total return funds, equity funds, mixed funds, bond funds and money market funds.
- The sub-fund may also invest in ETFs and in financial derivative instruments like futures on indexes to optimize the efficiency of the portfolio management. The target profile of the portfolio will be a composite of 55% Bloomberg/EFFAS Bond Indices Euro Govt All > 1 year TR and 45% MSCI World AC TR (in EUR).
- Target funds are selected based on their past performance, volatility, maximum loss and historic alpha; focus is made on the de-correlation between target funds.
- *Recommendation: this sub-fund may not be appropriate for investors who plan to withdraw their money within 5 years.*
- Shareholders may redeem shares on demand, on a daily basis.
- Non-distribution shares: any income generated by the sub-fund is reinvested.
- Please note that transaction costs may have material impact on performance.

#### Risk and reward profile



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

- **Fund of funds risks:** where investments are made in other funds, this might result in duplication of certain fees and expenses for investors. Investors are also subject to potential risks associated with such funds.
- **Use of derivatives:** derivatives are used for investment purposes.
- 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, depending on market conditions, or opportunities.
- The lowest category does not mean a risk-free investment.
- This indicator is based on benchmarks historical performance data based on the last 5 years volatility and places the sub-fund in this category. 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.

## 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	3.00%
Exit charge	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	2.25%
Charges taken from the fund under certain specific conditions	
Performance fee	None

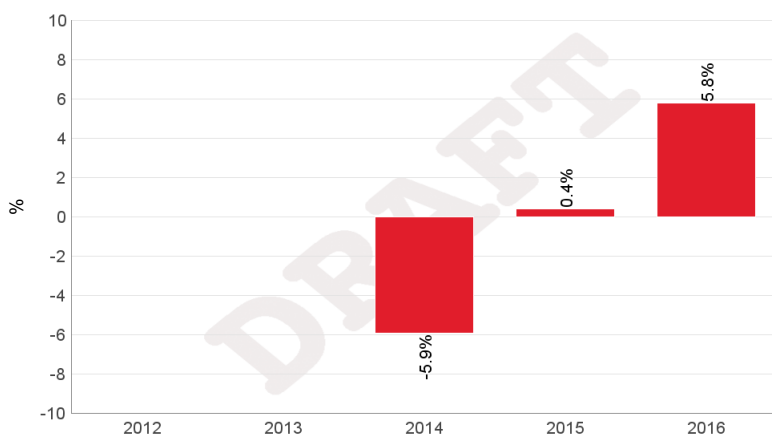
The **entry charge** shown is a maximum figure. In some cases you might pay less; you can find this out from your sales agent or financial advisor.

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:

- Performance Fees
- 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 on the website [www.andbank.lu](http://www.andbank.lu) or at the registered office of the fund.**

## Past performance



- Past performance should not be considered an indicator of future performance.
- The calculation of past performance includes ongoing charges and possible performance fee but does not include entry charge.
- The sub-fund was launched on 07 November 2017 and the Class was launched on 31 December 2013.
- The currency of the sub-fund and the 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 shares 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](http://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 VIVACITY FUNDS are segregated.
- You have the right to convert your investment in the sub-fund for shares of the same Class of another sub-fund of VIVACITY FUNDS 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](http://www.andbank.lu). A paper copy may be obtained free of charge upon request at the Fund's registered office.