

## 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 B Capitalization

#### INTENDED FOR INSTITUTIONAL INVESTORS ONLY

(ISIN: LU1003295067)

#### a sub-fund of VIVACITY FUNDS

This fund is managed by 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 will invest mainly in units of other UCITS and/or other UCIs selected and actively managed in accordance with the following limits: (Equity funds: Maximum 45%, Alternative investment funds: Maximum 45%, Mixed funds: Maximum 80%, Bond funds: Maximum 65%, Money market funds: Maximum 100%).
- The Sub-Fund is actively managed without reference to a benchmark.
- Shareholders may redeem shares on demand, on a daily basis.
- Notwithstanding the above provisions and if justified by exceptional market conditions, the Sub-Fund may invest up to 100% of its net assets in cash and cash equivalents, term deposits, debt securities and money market instruments.
- The Sub-Fund may use financial derivative instruments for hedging purposes (including foreign exchange transactions) and to a limited extent for investment purposes.
- Please note that transaction costs may have material impact on performance.
- Non-distributing shares: any income generated by the Sub-Fund is reinvested.
- 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.

#### Risk and reward profile

Lower risk ← Higher risk  
Potentially lower reward ← Potentially higher reward

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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 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. This indicator is based on benchmarks historical performance data based on the last 5 years volatility and places the Sub-Fund in this category.
  - **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.
  - **Duplication of certain fees and expenses:** 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.
  - **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.
  - **Sustainability risks:** Risk of the occurrence of an environmental, social or governance event or condition that could cause an actual or a potential material negative impact on the value of the investment.
- The Sub-Fund is subject to the following risks:**
- **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.

## Charges

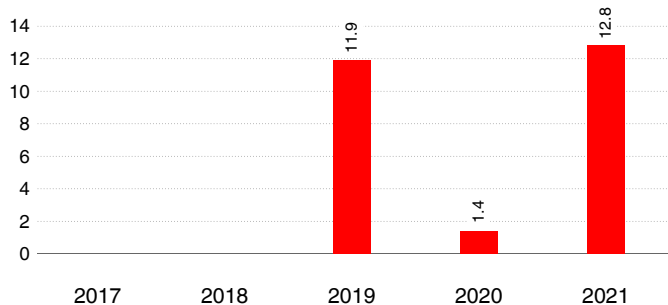
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry charge	up to 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	1.57%
Charges taken from the fund under certain specific conditions	
Performance fee	None

- 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

% ■ B Capitalization (LU1003295067)



- The performance figures shown in the bar chart are not a reliable indication of future performance.
- The Sub-Fund was launched on 3 January 2014, while the Class was launched on 31 December 2018.
- The currency of the Sub-Fund and Class is EUR.
- The calculation of past performance includes ongoing charges and possible performance fee but does not include entry charge.

## Practical information

- The Depositary of the fund is Quintet Private Bank (Europe) S.A..
- 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, 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 shares of the same Class of another sub-fund of VIVACITY FUNDS under the conditions described in the fund's prospectus.
- The assets and liabilities of each sub-fund of VIVACITY FUNDS 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 Andbank Asset Management Luxembourg's remuneration policy containing a description of how the remuneration and benefits are calculated, as well as the identity of the persons responsible for delivering the remuneration and benefits can be found in the prospectus and in the following web address: <https://www.andbank.com/luxembourg/>. You can obtain a paper copy free of charge, on request, at the registered office of the fund.