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.

Flab Core, H - USD - CAP, (ISIN: LU0847086583)

a sub fund of Flab Funds SICAV

managed by Link Fund Solutions (Luxembourg) S.A.

Objectives and Investment Policy

Objective

Octogone Europe S.A. manages the investments of this Fund.

We aim to achieve long term growth in your capital. We implement a strategic allocation of the portfolio between bonds (loans), shares and cash.

Investment Policy

We mainly invest in Government bonds, short term bonds issued by governments and companies ("money market instruments") and shares of companies. We have no geographic, sectorial or currency constraint. Indirect exposure to Emerging Markets may occur up to 20% maximum, as described in the Fund's Prospectus. Finally, we may invest in other investment funds which themselves invest in the aforementioned asset classes.

We may use complex financial instruments in order to invest in the above asset classes or to protect the value of your investment. The value of you investment is protected against changes in the foreign exchange rate of the USD against the euro using financial contracts.

Given their characteristics, these instruments may have a significant influence on the return of the Fund.

This Fund is actively managed, meaning that the investment manager has, subject to the stated investment objectives and policy, discretion over its portfolio, with no reference or constaint to a benchmark.

Essential features of the fund:

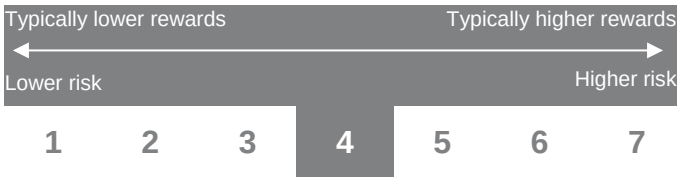
You can buy and sell shares of this class every bank business day in Luxembourg.

This share class does not distribute any income to you.

Your first investment must be equal or amount to more than 10 US Dollars.

In accordance with article 8 of EU regulation 2019/2088, the Sub-Fund promotes environmental or social characteristics, taking into account environmental, social and governance criteria in its investment process. Further details are available in in the “Sub-Funds Details” caption of its Prospectus.

Risk and reward profile



The above indicator reflects the historical level of risk and reward of this share class over the last 5 years. As it is based on its historical behaviour, it does not necessarily reflect your future risk, nor reward. In particular, financial instruments we use have specific characteristics that cannot be adequately reflected in the indicator above.

This share class is classified as above, since it has experienced moderate movements in its price. This classification is solely valid as of the date of this document; it can change in the future.

If you invest in a fund in the category "1" above, you may sustain a loss. A fund in this category is not risk-free at all times.

This fund does not provide you with any guarantee on performance nor on the value of your investment in it. The latter may consequently go up, as well as down.

The indicator captures the impacts on the Fund of adverse movements in financial markets and currencies, under normal market conditions.

The following other risks can be significant to the Fund:

- The bonds, money market instruments, shares and funds in which we invest may be easily sold under normal market conditions. Exceptional circumstances may lead to situations where those can only be sold at a loss for you.
- Investment positions may be relatively focused on one particular economic sector or country.
- Investing in emerging economies can present risks inherent to political stability, economic conditions, and/or regulatory and fiscal environments that may adversely affect the price of the Fund;
- The protection of your investment against fluctuations in the foreign exchange rate of the USD against the euro may not be perfect. You may therefore sustain a loss as a consequence of this protection.

More details on the risks you may face when investing in this Fund are described in the "Risk Factors" and "Risk Management Process" sections of the Prospectus, as well as in the "Sub-Funds Details" section thereof.

Charges for this fund

The charges you pay are used to cover 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	0.00%
Exit Charge	0.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing Charges	1.56%
Charges taken from the Fund under certain specific conditions	
Performance Fee	7.50%
7.50% of the return of the Fund over one calendar year. Losses from previous years first need to be recovered ("High Water Mark" method). In the Fund's last financial year the performance fee charged was 0.67% of the Fund.	

The entry and exit charges shown are maximum figures. In some cases you may pay less - you can find this out from your personal investment adviser or distributor.

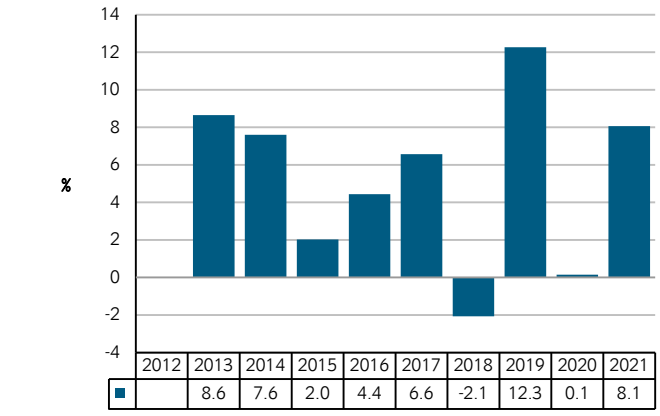
The ongoing charges figure is based on expenses for the year ending 31/12/2021. This figure may vary from year to year. It excludes:

- Performance fees;
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in other funds.

For more information about charges, please refer to the section "Management and Fund Charges" of the Fund's Prospectus, which is available at www.linkfundsolutions.lu.

Past Performance

Performance prior to 2020 was achieved under circumstances that do no longer apply.



Past performance provides no indication on future returns.

All fees and expenses, including any performance fee, as included in the price of the Fund, are reflected in the performance shown left, which is calculated in US Dollar. This performance does not take into account the above mentioned maximum entry and exit charges, if any.

The Fund was launched in 2012.

Practical Information

Fund Information	This key investor information describes a Sub-Fund of Flab Funds SICAV, whose assets are segregated by law from the assets of the other Sub-Funds of the Fund. You can exchange your investment in shares of this Sub-Fund into shares of any other Sub-Fund, free of charge.
Practical Information	You can obtain the current Prospectus and latest semi-annual and annual accounts (all in English) of the entire Fund, free of charge, from Link Fund Solutions (Luxembourg) S.A. or at www.linkfundsolutions.lu, as well as the price of the shares.
Further Information	You can obtain information on the other share classes available to you at www.linkfundsolutions.lu, from Link Fund Solutions (Luxembourg) S.A. or in the "Shares" and "Sub-Funds Details" sections of the Fund's Prospectus.
Depositary	The depositary bank of the Fund is Banque et Caisse d'Epargne de l'Etat, Luxembourg.
Tax Legislation	The tax legislation applicable to the Fund in the Grand-Duchy of Luxembourg may have an impact on your personal tax position.
Liability Statement	Link Fund Solutions (Luxembourg) S.A. 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.
Remuneration Policy	The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits, are available free of charge upon request. Information about the remuneration policy are also available at www.linkfundsolutions.lu/policies.
This Fund is authorised in the Grand Duchy of Luxembourg and regulated by the "Commission de Surveillance du Secteur Financier" (CSSF). Link Fund Solutions (Luxembourg) S.A. is authorised in the Grand Duchy of Luxembourg and regulated by the "Commission de Surveillance du Secteur Financier" (CSSF).	

This key investor information is accurate as at 17/02/2022.