

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 – Short Mid-Term EUR – Class B Institutional INTENDED FOR INSTITUTIONAL INVESTORS ONLY (ISIN: LU1091599057)

a sub-fund of SIGMA INVESTMENT HOUSE FCP

This fund is managed by Andbank Asset Management Luxembourg

Objectives and investment policy

- The objective of the Sub-Fund is to increase the value of its assets over the short to medium term.
- The Sub-Fund will invest in debt securities and all sort of money market instruments, including deposits. Debt securities will include, amongst others, bonds, certificates, and commercial paper. These securities are short term and medium term obligations issued or guaranteed by banks, corporations and governments (their central, regional or local authorities, their agencies or instrumentalities or other government-related entities, a Central Bank and/or Supranational Institutions). The Sub-Fund shall not invest more than 10% of its assets in units of UCITS or other UCIs.
- The weighted average maturity of the investments of the portfolio will not exceed 3 years (the residual maturity of each investment does not exceed 5 years).
- 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, 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.
- Please note that transaction costs may have material impact on performance.
- Non-distributing units: 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 2 because, in accordance with the investment policy, the value of the investments may fluctuate very slightly. Consequently, both the expected return and the potential risk of loss may be slight. 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.
- **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.

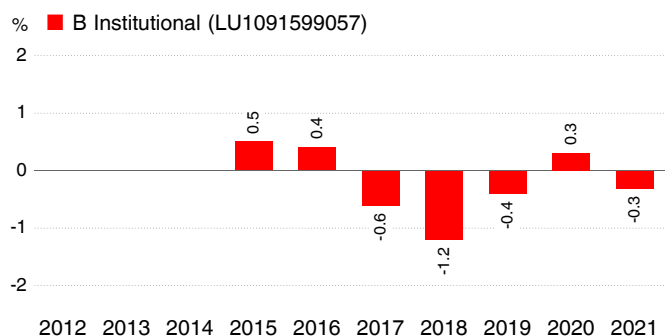
Charges

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	2.00%
Exit charge	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	0.45%
Charges taken from the fund under certain specific conditions	
Performance fee	20% of the positive performance over the High Watermark (HWM) as increased by the Hurdle Rate of 0,15% with the reset of the HWM after 5th consecutive years of underperforming on rolling basis. Crystallization once a year (year end)

- 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 was launched on 22 February 2010, while the Class was launched on 7 October 2014.
- The currency of the Sub-Fund and Class is EUR.
- The calculation of past performance includes ongoing charges but does not include entry charge.

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 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 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 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.