

# 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.

## CONCERTO IS - MULTIPLE OPPORTUNITIES FUND, class A EUR (LU2088746917)

a sub-fund of CONCERTO IS

Management Company: Fuchs Asset Management S.A.

## Objectives and investment policy

### Objectives

The sub-fund offers a solution to investors who wish to gain exposure to a broad range of asset classes (equity, bonds, cash and alternative strategies). In order to manage the overall volatility, the sub-fund invests in diverse fund management styles and strategies. The sub-fund is not subject to a predetermined country, industry sector, credit rating or market capitalization bias.

There is no guaranteed protection of the invested capital, neither for the sub-fund, nor for its shareholders.

There is no guarantee that the investment objective of the sub-fund will be met.

### Investment policy

The sub-fund will invest predominantly in UCITS Funds (including ETFs) across several management groups to achieve this exposure to different asset classes.

The sub-fund may invest on an ancillary basis in individual stocks or bonds.

The sub-fund may use financial derivative instruments such as futures, options and forward contracts for hedging purposes.

The sub-fund may be suitable for investors with a balanced risk profile looking for a medium-term investment opportunity (3 years or more).

The sub-fund is actively managed without reference to a benchmark.

The currency of the share class is denominated in EUR.

The investor may subscribe, convert and redeem shares daily.

These shares are capitalisation shares. Income and capital gains are reinvested.

### Recommendation

This sub-fund may not be appropriate for investors who plan to withdraw their money before 3 to 5 years.

## Risk and reward profile



### What does this synthetic indicator mean?

- The category 4 means a moderate risk and consequently moderate potential losses and gains.
- The risk category is based on simulated data and may not be a reliable indication of the future risk profile. The risk and reward category shown, and the categorisation of the fund, may change and develop over time.
- The lowest category does not mean a risk-free investment.
- Repayment of the initial investment is not guaranteed.

### Which materially relevant risks are not adequately captured by the synthetic indicator?

- The investment in underlying funds implies that the sub-fund is exposed to 1) the investment risks borne by the underlying funds, 2) the risk of increases in the level of charges borne by the underlying

funds and 3) the risk that the underlying funds limit or suspend the right for their investors to redeem.

- The use of derivative financial instruments aims at reducing the exchange risks without however eliminating those risks totally.
- The investment in shares bears an issuer risk insofar as the issuing company might go bankrupt. This may result in significant or even total losses of the value of the investments in these instruments.
- The investment in debt instruments bears a credit risk insofar as the issuer may refuse or be in a position where it is not able to reimburse all or part of the interests or even of the principal due on the debt instruments. This may result in significant or even total losses of the value of the investments in these debt instruments. This risk is higher in case of investment in high yield debt instruments.
- Other risk factors, that an investor shall take into account with regards to his own situation and specific current and future circumstances, may exist.

### How can I get more information about the risks of the sub-fund?

For further information concerning the risks of the sub-fund, please consult the prospectus of the fund, which is available at the registered office of the Management Company and on [www.fuchsgroup.com](http://www.fuchsgroup.com).

## Charges

### One-off charges taken before or after you invest

<b>Entry charge</b>	2.00%
<b>Exit charge</b>	0.00%

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

### Charges taken from the fund over a year

<b>Ongoing charge</b>	2.15%
<b>Charges taken from the fund under certain specific conditions</b>	
<b>Performance fee</b>	None

The charges paid by an investor are used to cover the running costs of the sub-fund, including the costs of marketing and distribution of shares. These charges reduce growth of your investment in this sub-fund.

The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the sub-

fund. In some cases, the investor might pay less. The investor may contact his financial adviser or intermediary to be informed on the actual entry and exit charges.

These shares may not be converted.

The ongoing charges figure shown here is an estimate of the charges as this share class has not yet been launched.

The figure of the ongoing charges excludes:

- Transaction charges, except for the charges related to the purchase and the sale of target funds.

Additional information on fees is available in the 'Charges and expenses' section of the prospectus, which can be obtained from the Management Company or its Internet site [www.fuchsgroup.com](http://www.fuchsgroup.com).

## Past performance



The sub-fund was launched in 2020.

No performance information is provided because the share class has not yet been launched.

## Practical information

### Custodian

Quintet Private Bank (Europe) S.A.

### Additional information and availability of prices

Additional information about the fund, copies of its prospectus, its latest annual and semi-annual report and the latest prices of shares of CONCERTO IS may be obtained free of charge from the registered office of the Management Company or on [www.fuchsgroup.com](http://www.fuchsgroup.com).

The prospectus, the latest annual and semi-annual report of the fund are available in English. The Management Company may inform you about other languages in which these documents are available.

The details of the up-to-date remuneration policy of the Management Company, including a description of how remunerations and benefits are calculated, are available on [www.fuchsgroup.com/fr/asset/information-investisseurs/documentation/](http://www.fuchsgroup.com/fr/asset/information-investisseurs/documentation/). A paper copy will be made available free of charge upon request.

### Liability

Fuchs Asset Management S.A. may be held liable only 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.

### Taxation

The fund is subject to Luxembourg tax legislation. The investor's fiscal residence might have an impact on his personal tax position.

### Specific information

The sub-fund CONCERTO IS - MULTIPLE OPPORTUNITIES FUND may also issue other share classes.

Information about other share classes that may be marketed in your country is available at the Management Company.

This key investor information document provides information about a sub-fund of CONCERTO IS. The prospectus and periodic reports are prepared for CONCERTO IS.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.