

Key Information Document

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 this fund. You are advised to read it so you can make an informed decision about whether to invest.

Class R shares of ADCB SICAV – ADCB Multi-Asset Balanced Fund, a sub-fund of ADCB SICAV (ISIN LU2029626962)

Management Company: Fuchs Asset Management S.A.

Objectives and investment policy

The objective of the Sub-Fund is to achieve medium to long-term capital growth and a reasonable level of income by investing predominantly in units of open-ended funds (UCITS and other UCIs) and exchange traded funds including, where appropriate, other Sub-Funds of ADCB Sicav. The Sub-Fund may also, where appropriate, invest in other transferable securities and money market instruments including bonds and listed shares.

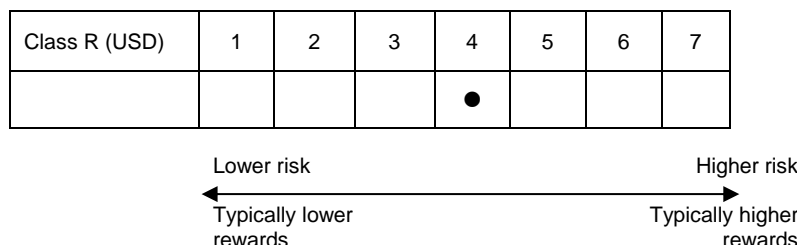
In considering the selection of underlying funds the Investment Manager will consider both quantitative measures (e.g., past performance, expected levels of risk and returns, expense levels, diversification and style consistency) and qualitative factors (e.g., organizational stability, investment experience, investment and risk management processes, and information, trading, and compliance systems). There are no minimum or maximum percentages of assets that the Sub-Fund must invest in a specific asset class or underlying fund.

The underlying funds invest in growth and value stocks of small, medium, and large market capitalization companies, fixed-income securities, global and regional (including those in emerging markets) securities, securities denominated in foreign currencies, investment companies (including index funds and ETFs), real estate securities, derivatives, and government and government-sponsored securities. The underlying funds engage in derivative transactions to gain exposure to a variety of securities or asset classes or attempt to reduce risk. A derivative is a financial arrangement, the value of which is derived from, or based on, a traditional security, asset, or market index. The underlying funds principally use futures, options, swaps (including, for example, credit default, interest rate, and currency swaps) and forwards. The Sub-Fund may, for the purpose of diversification, invest some of its assets in underlying funds that in turn invest in distressed securities, emerging market bonds and equities, and complex securities such as Cocos. Such allocations, however, would not represent a predominant investment strategy.

The Sub-Fund is actively managed. When constructing the Sub-Fund's portfolio, the Investment Manager will be guided by a composite of 50% Bloomberg Barclays Global Aggregate TR Hedged USD index, 35% MSCI ACWI NR USD Index and 15% HFRX Global Hedged Fund index. The investment strategy will restrict the extent to which the Sub-Fund's asset allocation may deviate from that of the composite to a maximum of 10% above or below the asset allocation weights of the composite. The Sub-Fund's investment universe is expected to overlap materially with the components of the composite.

Recommendation: this Fund may not be appropriate for investors who plan to withdraw money within 3 years.

Risk and reward profile



This indicator is based on simulated historical data which may not be a reliable indication of the future risk profile of such class.

The categorisation of the class in the scale is not guaranteed to remain unchanged and may shift over time. The lowest category does not mean a risk-free investment.

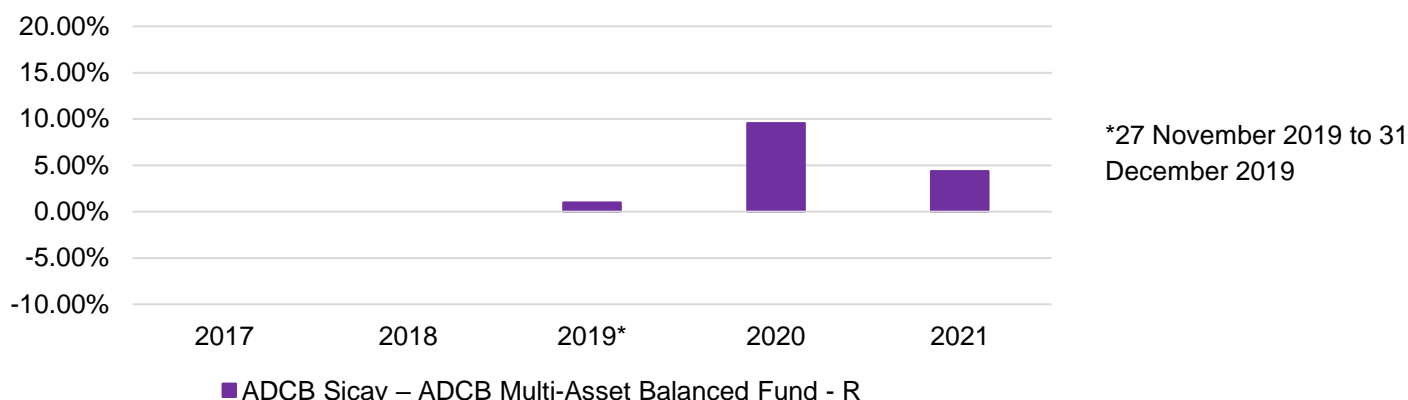
Charges

One-off charges taken before or after you invest	
Entry charge	5.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested. The actual amount to be charged can be found to your financial adviser or distributor.	
Charges taken from the fund over each year	
Ongoing charge	1.46%
Charges taken from the fund under certain specific conditions	
Performance fee	Not applicable

ADCB SICAV's annual report for each financial year will include detail on the exact charges made. This figure may vary from year to year.

More detailed information on charges can be found in section "Charges and Expenses" of the prospectus, including information on performance fees and how they are calculated.

Past Performance



Practical Information

The depositary of ADCB SICAV is European Depositary Bank S.A.

Copies of the prospectus and of the last annual and semi-annual reports of ADCB SICAV as well as other practical information such as the latest price for the shares are available at the registered office of ADCB SICAV, 49, Boulevard Prince Henri, L-1724, Luxembourg and on the following website www.adcbam.com.

Prospective investors should inform themselves as to the tax consequences within the countries of their residence and domicile for the acquisition, holding or disposal of shares in the SICAV.

Fuchs Asset Management 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 ADCB SICAV.

ADCB SICAV is an umbrella fund offering several sub-funds whose assets and liabilities are legally segregated between each other. Such document only describes the Fund. Class X shares are also available within the Fund. Further information on such classes is available on www.adcbam.com.

The details of the up to date remuneration policy, including but not limited to a description of how remuneration and benefits are calculated and the identities of persons responsible for awarding the remuneration and benefits are available at the website of the Management Company (www.fuchsgroup.com) and a paper copy will be made available free of charge upon request at the registered office of the Management Company.

Conversion in and out between sub-funds/classes of shares within ADCB SICAV are allowed under certain conditions, as further detailed in the prospectus.

This Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. Fuchs Asset Management S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

This key information document is accurate as at the 25 April 2022.