

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 Target 2025 Fund, a sub-fund of ADCB SICAV (ISIN LU1558171192)

Management Company: Fuchs Asset Management S.A.

Objectives and investment policy

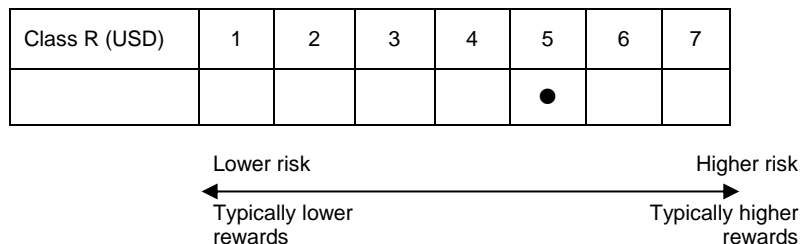
The Sub-Fund operates as a “target date fund” that invests according to an asset allocation strategy designed for investors having a retirement investment goal close to the year in the Sub-Fund’s name. The Sub-Fund’s asset allocation will become more conservative over time as investment goals near (for example, retirement, which is assumed to begin at age 65) and investors become more risk-averse. The Sub-Fund is a fund of funds and invests in underlying funds and ETFs consisting of global and regional equity funds, fixed-income funds, real asset funds, and other funds that aim to offer diversification beyond traditional equity and fixed-income securities.

Approximately 5 years after its target year, the Sub-Fund’s underlying fund allocation is expected to match that of a low duration fixed income fund. At that time, the Sub-Fund may be liquidated if the Board of Directors determines that the combination is in the best interests of Sub-Fund shareholders. It is expected that at the target date in the Sub-Fund’s name, the shareholder will begin gradually withdrawing the account’s value.

The fund is actively managed, but not in reference to any benchmark.

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.

The following risks might not be fully captured by the above risk indicator:

Asset Allocation Risk: A fund’s selection and weighting of asset classes may cause it to underperform other funds with a similar investment objective.

Conflict of Interest Risk: The Advisor and its affiliates earn different fees from different underlying funds and may have an incentive to recommend the allocation of more fund-of-fund assets to underlying funds from which they receive higher fees.

Fund of Funds Risk: The performance and risks of a fund of funds directly correspond to the performance and risks of the underlying funds in which the fund invests. Fund shareholders bear indirectly their proportionate share of the expenses of other investment companies in which the fund invests.

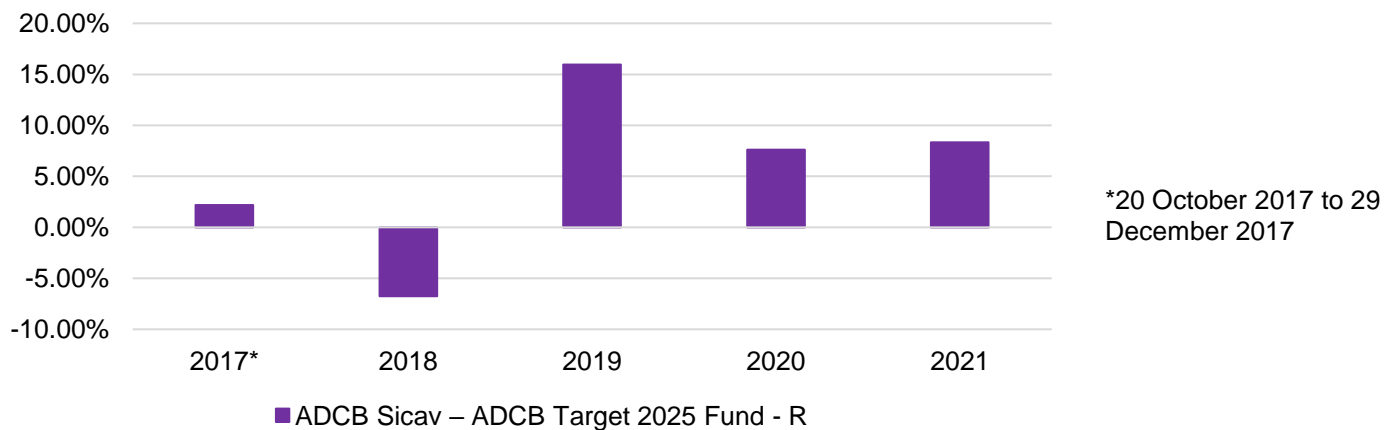
Target Date Fund Risk: A target date fund should not be selected based solely on age or retirement date because there is no guarantee that this fund will provide adequate income at or through retirement.

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	1.60%
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.

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.