

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 - DAMAN GLOBAL SUKUK, class L USD d (LU2215767489)

a sub-fund of CONCERTO IS

Management Company: Fuchs Asset Management S.A.

Objectives and investment policy

Objectives

The Daman Global Sukuk sub-fund seeks to achieve its objective by, subject to the Shariah Guidelines, investing in Shariah Compliant fixed and floating-rate debt securities and Shariah Compliant money market instruments including Sukuk traded on secondary markets and participation in new Sukuk issuances and other short-term Shariah Compliant instruments issued by governments, government-related bodies, supranational and corporate entities primarily in emerging and/or frontier markets (potentially up to 100%) as well as developed countries.

Investment policy

The Daman Global Sukuk sub-fund may invest up to 100% of its assets in Shariah Compliant fixed and floating-rate debt securities which are investment grade (i.e., rated Baa (by Moody's) or BBB (by S&P and Fitch) or above) but may also invest up to 80% of its assets in Shariah Compliant fixed and floating-rate debt securities which are not investment grade.

The Daman Global Sukuk sub-fund may enter into Shariah Compliant financial derivatives contracts for the purpose of hedging and efficient portfolio management purposes but it may not enter into such transactions for speculative purposes.

The Daman Global Sukuk sub-fund may invest up to 20% of its assets in Shariah Compliant contingent convertible instruments (CoCos).

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

The currency of the share class is denominated in USD.

The investor may subscribe, convert and redeem shares weekly.

These shares are distribution shares. Income and capital gains are distributed.

Recommendation

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

Risk and reward profile



What does this synthetic indicator mean?

- The category 3 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 sub-fund may be invested in bonds with a low issue size. The risk arises from the difficulties in selling a security at its fair value within a reasonable space of time. This leads to a drop in the net asset value.
- Credit risk represents the potential risk of deterioration in the issuer's signature, or even the defaulting of said issuer. When it appears, credit risk leads to a drop in the net asset value. The investment strategy for a sub-fund may expose it to a heightened credit risk.

- The use of financial derivative instruments that are not listed on a stock exchange or traded on another regulated market ("over-the-counter instruments") bears a counterparty risk in the sense that the sub-fund's counterparty for such instruments may find itself in a position where it is not able to honor all or part of their obligations towards the sub-fund.

- Risks related to leverage: financial derivative instruments can introduce leverage risks and lead to volatility.
- Risks related to investment in currencies: The fund's investments may be acquired directly or indirectly in other national currencies than its Reference Currency. This can have negative impact on the Fund depending on volatility in currency markets.
- Liquidity risk: the fund may invest in UCITS funds. However market conditions may have an impact on the prices at which the manager trades positions.
- Counterparty risk: the fund will invest in OTC derivatives for currency forward transactions only.
- Operational risks: the fund is subject to risks through operational or human error. The management company is monitored by independent internal and external auditors, as well as by the regulators.

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.

Charges

One-off charges taken before or after you invest	
Entry charge	(*) equal to 0.00%
Exit charge	(**) equal to 3.00%
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	
Ongoing charge	1.50%
Charges taken from the fund under certain specific conditions	
Performance fee	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.

(*) A deferred sales fee equal to 3.00% of the aggregate subscription proceeds in relation to any subscription for class L USD d will be payable up-

front by the sub-fund to the Investment Manager for its absolute use and benefit in full following confirmation of the relevant subscription.

(**) An exit fee will be charged at the time of redemption on the redemption price of the class L USD d. The exit fee will be equal to the amount of the deferred sales fee referable to the redeemed shares not yet amortised by the Fund. No exit fee is charged on redemptions on or after three years of the relevant Valuation Date.

This share class may be converted into shares of another share class of the same sub-fund or of another sub-fund. A maximum conversion fee of 3.00% is charged for the conversion of shares.

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.

Past performance



The sub-fund was launched in 2022.

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.

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/. 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 - DAMAN GLOBAL SUKUK 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.

Shares of each sub-fund may be converted into shares of another share class of the same sub-fund or of another sub-fund. Additional information on this right can be found in the prospectus under the heading "Conversion of Shares".