

# 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.

## ADVANTAGE - TOTAL RETURN, Class I (LU0494101669) a sub-fund of ADVANTAGE

### Objectives and investment policy

The sub-fund primarily aims to provide to investors participation in a broadly diversified portfolio of international transferable securities (including corporate bonds, public issues, supranational issues, repurchase agreements, securities convertible into equity, equity, warrants on transferable equity etc.), by investing in these transferable securities, while respecting the principle of risk diversification. These transferable securities shall be listed on an official stock exchange or traded on another regulated market which operates regularly and is recognised and open to the public. The sub-fund may be invested up to one hundred percent (100%) of its net assets in transferable securities of a single country, according to market conditions.

The sub-fund has discretion in its choices of investments within its ob-

jectives and policies.

Investor may redeem shares of the sub-fund on demand provided that redemption request will only be treated on the bank business day in Luxembourg next following the day of receipt of such request (if such request is received the day before until 11.59 p.m.).

Income of this share class is reinvested (accumulated).

#### Recommendation

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

### Risk and reward profile



The risk and reward indicator illustrates where the sub-fund is positioned in terms of its possible risks relative to its potential rewards. The higher the sub-fund's position on this scale, the greater the possible reward, but also the greater risk of losing money.

This risk indicator is calculated using historical data, which cannot be used as a prediction for the future risk profile of the sub-fund. Therefore, the risk and reward category shown is not guaranteed to remain unchanged and the categorisation of the sub-fund may shift over time.

Even if the sub-fund is in the lowest risk class you can lose money, as no investments are entirely risk free.

The risk and reward indicator of the sub-fund is five (5) and is consistent with the profile of the sub-fund, that invests mainly in equity and liquid

transferable debt securities. The sub-fund limits the overall risk by diversifying among sectors, issuers, duration, so as to achieve a desired balance among risk and potential rewards. The present risk and reward indicator of five (5) is appropriate for a combined strategy of mixing equity and liquid transferable debt securities, and consistent with historical evidence (observations of past return variations).

The risk and reward indicator does not take into consideration the following risks, which can affect the sub-fund:

- **Liquidity risk:** which may occur when investments are made in financial instruments that could have a lower level of liquidity in some circumstances for example in the case of a market crash or default of issuers.
- **Credit risk:** which are linked to the debt securities the sub-fund may invest in.

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

## Charges

One-off charges taken before or after you invest	
<b>Entry charge</b>	5.00%
<b>Exit charge</b>	1.00%
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>	7.22%
Charges taken from the fund under certain specific conditions	
<b>Performance fee</b>	20% of the positive excess of the net return of the sub-fund over the performance of a benchmark consisting in 3-Month Euribor revised at each Net Asset Value calculation.

The ongoing management and custody of the assets of the fund and the distribution of fund shares are financed from the fees and other charges. The charges incurred reduce the investor's opportunities for returns.

The entry and exit charges indicated are maximum amounts. The percentages may be lower in various cases. Your financial advisor can help

you find out which fee applies to you.

There is no charge for the exchange of some or all of your shares for shares in a share class of the same sub-fund or another sub-fund.

The ongoing charges figure shown here is an estimate of the charges. The UCITS' annual report for each financial year will include detail on the exact charges made.

This percentage does not include the following:

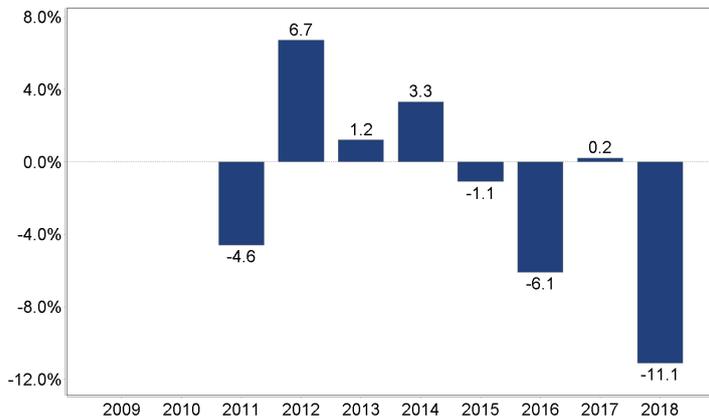
- Performance fee
- Securities transaction charges, except for entry and exit charges paid by the UCITS when shares in other UCITS are bought or sold.

The performance fee calculated for the share class for the most recent business year amounted to 0.00%.

For further information concerning charges, please consult the fund's prospectus, which is available at the registered office of the fund and on [www.advantagesicav.net](http://www.advantagesicav.net).

Additional information concerning the performance fee is also available in the prospectus.

## Past performance



Past performance is not a reliable indicator of future performance.

All charges and fees, except for the entry and exit charges, were taken into account.

The past performance was calculated in EUR.

The sub-fund was created in 2003.

This share class was created in 2010.

## Practical information

### Depository

EFG Bank (Luxembourg) S.A.

### Additional information and availability of the prices

Additional information, the prospectus and the latest annual and semi-annual reports as well as the latest prices may be obtained at no charge from the registered office of the fund and on [www.advantagesicav.net](http://www.advantagesicav.net).

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

The details of the up-to-date remuneration policy of the fund, including a description of how remuneration and benefits are calculated, are available on [http://advantagesicav.net/docs/remuneration\\_policy.pdf](http://advantagesicav.net/docs/remuneration_policy.pdf). A paper copy will be made available free of charge upon request.

### Liability

ADVANTAGE may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsis-

tent with the relevant parts of the prospectus for the UCITS.

### Taxation

The fund is subject to Luxembourg tax legislation. Depending on your domicile, this may have an effect on your investment.

### Specific information

The sub-fund ADVANTAGE - TOTAL RETURN consists of multiple share classes.

ADVANTAGE consists of multiple sub-funds.

The assets and liabilities of a sub-fund are separate from those of the other sub-funds.

Investors may convert some or all of their shares of a sub-fund into shares of the same sub-fund or of other sub-funds. Additional information on this right of conversion can be found in the prospectus under the heading "Conversion and switching between sub-funds".