

## 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 Sub-fund. You are advised to read it so you can make an informed decision about whether to invest.*

## DIVERSIFIED PORTFOLIO - CYPANGA SICAV SIF

### Unit E EUR Acc (ISIN: LU2081610755)

This sub-fund of CYPANGA SICAV SIF is managed by **Cypanga Asset Management** (the AIFM) and shares are exclusively dedicated to Eligible Investors whom definition is given by Article 2 of Luxembourg Law of February 13<sup>th</sup> 2007 relating to Specialized Investment Fund.

### Objectives and investment policy

The aim of the sub-fund is to provide a capital appreciation over the medium to long term that is higher than the consumer price index in the euro zone (CPI Eurozone), measured by the Bloomberg EACPI Index (the CPI Eurozone index is only mentioned as an indicator and the sub-fund does not intend to track this index). To achieve this objective, the sub-fund follows a discretionary investment policy and allocates its investments, directly or through third-party funds, in different asset classes: equities (listed and unlisted), bonds (private or public), commodities, currencies and money market.

The choice of investments is based solely on the discretionary analysis of the AIFM, without any constraints regarding the geographical area, the capitalization size, or the rating. This can lead to a strong preponderance of one or more asset classes to the detriment of others and significantly alter the risk profile of the portfolio.

The sub-fund may invest up to 100% of its net assets in units or shares of investment funds. Selected third-party funds may use alternative strategies to achieve returns that are uncorrelated with changes in international financial markets. These strategies can use financial derivative instruments and generate significant leverage within these third-party funds.

At the sub-fund level, the use of financial derivative instruments is limited to hedging the portfolio against a decline in certain asset classes and total leverage arising from financial derivative instruments is limited to 100% of its net assets.

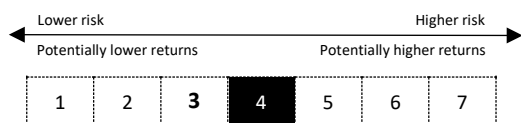
The Sub-Fund does not integrate the sustainability risks in its investment objectives and policies as described in the Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector (SFDR).

The Net Asset Value of the sub-fund is published monthly and dated as of the last calendar day of each month. Redemption requests are centralized before 16:00 in Luxembourg, at the latest 20 calendar days before the last calendar day of the month.

The sub-fund can suffer important capital losses and may not be suitable for investors planning to withdraw their investment within three years. The Sub-fund is actively managed and its reference benchmark mentioned in the Investment Objective above does not necessarily represent the investment universe or a constraint for the portfolio allocation of the Sub-fund.

Currency of this share class is EUR and income is reinvested.

### Risk and reward profile



This indicator represents the annual historical volatility of the sub-fund over a 5-year period, its aim is to help investors understand the uncertainty attached to gains and losses that may have an impact on their investment. Historical data used to calculate this indicator may not be a reliable indication of the future risk profile of the sub-fund.

The risk category of this sub-fund is not guaranteed and may change over time. Category 1 does not mean the investment is risk-free and the sub-fund's capital is not guaranteed.

This sub-fund is placed in category 4 owing to its diversified exposure to equity markets as well as interest rate, credit, and currency risks. However, no minimum diversification is imposed to the fund, as a result it may be highly concentrated on one or more asset classes and have a much riskier profile than its current profile.

#### Other material risks for the sub-fund that are not taken into account in the Indicator:

The sub-fund can invest in less liquid assets that may be difficult to sell in distressed markets.

The sub-fund can invest in Private Equity, directly or through third-party funds, hence considerably reducing the overall liquidity of the sub-fund.

The sub-fund can invest in non-regulated third-party funds that have lockups or highly restrictive redemption notices, hence considerably reducing the overall liquidity of the sub-fund.

The sub-fund may use derivatives which can reduce investor risks or give rise to market risks as well as potential loss due to failure of counterparty.

Sub-investment grade bonds are usually subject to a high credit risk (i.e. potential loss due to failure of issuer).

Every sub-fund reveals specific risks, a detailed and comprehensive list of risk descriptions can be found in the prospectus.

## Charges

The charges you pay are used to pay the costs of running the fund, including the costs of marketing, and distributing it. These charges reduce the potential growth of your investment. For more information on fees, charges, and liquidity risk premium calculation methods, please refer to the prospectus available at [www.cypanga.com](http://www.cypanga.com).

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

Entry / exit charges: **0,00%**

Conversion charge: **0,00%**

### Charges taken from the fund over a year

Ongoing charges\*: **1,46%**

### Charges taken from the fund under certain specific conditions

Liquidity Risk Premium\*\*: **7,5% of the gross positive monthly performance**

Actual last year's Liquidity Risk Premium charged: **1,24%**

*\* Ongoing charges are based on the expenses for the last financial year ended 30 June 2021. They may vary from year to year and do not include liquidity risk premium.*

*\*\* Because of this Liquidity Risk Premium the sub-fund Class "A" shares will receive 92,5% of the Gross Monthly Performance attributable to the Class when the Gross Monthly Performance is positive, and exactly 100% of the Gross Monthly Performance attributable to the Class when the Gross Monthly Performance is nil or negative.*

## Past performance



Historical performance is not a reliable indicator of future results.

In general, the calculation of past performance takes account of all costs but not the issuing commission.

The class was launched in December 2019, therefore the first complete fiscal year of 12 consecutive months ended on the 31<sup>st</sup> of December 2020.

## Practical information

### Depositary

Pictet & Cie (Europe) S.A.

### Further information

Information about CYPANGA SICAV SIF and its available share classes, the full prospectus, the latest annual report, and other information can be obtained free of charge in English from the Central Administration, FundPartner Solutions (Europe) S.A.

The Fund is a sub-fund of CYPANGA SICAV SIF. Investors may redeem its shares in the Fund (or a portion thereof) by submitting a redemption request on a business day (prior to the dealing deadline).

The net asset value per share for each share class of the sub-fund is available at [www.cypanga.com](http://www.cypanga.com)

### Specific Fund Information

The assets and liabilities of each sub-fund are segregated by law, which means that performance of the assets in other sub-funds does not influence the performance of your investment.

### Liability Statement

Cypanga Asset Management 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 the SICAV.

### Tax Legislation

The tax laws in your country of tax residence or domicile will determine how income and capital from your investment in the sub-fund will be taxed. For information on the tax implications of the investment, please contact your tax advisor.

### Remuneration policy

The current remuneration policy of the AIFM, including, but not limited to, a description of how the remuneration and other benefits are calculated, and the identity of the persons responsible for the allocation of compensation and other benefits, is available at [www.cypanga.com](http://www.cypanga.com).

CYPANGA SICAV SIF is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (CSSF).

CYPANGA ASSET MANAGEMENT is authorized in France and regulated by the Autorité des Marchés Financiers (AMF).

This key investor information is accurate as at **January 1<sup>st</sup>, 2022**.