

# 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.

## ACTIVE ALLOCATION DYNAMIC - CLASS: B1 USD (HEDGED) ACC - ISIN: LU1713634548

a share class of ACTIVE ALLOCATION CONSERVATIVE (the **Sub-Fund**), a Sub-Fund of Crediinvest SICAV (the **Fund**).

The Fund is managed by MC Square S.A. (the **Management Company**)

### Objectives and Investment Policy

#### Objectives

This actively managed Sub-Fund aims to achieve capital appreciation.

#### Investment policy

The Sub-Fund seeks for investment opportunities across global markets and different asset classes mainly investing in UCITS and other UCIs.

The Sub-Fund invests minimum 75% of its Net Assets, directly or indirectly, in Equity Securities.

The Sub-Fund may also invest up to 10% of its Assets in Contingent Convertible Bonds.

The benchmark of the Sub-Fund is the index: MSCI World EUR (MSERWI Index PR EUR). It is used as a universe and for performance fee calculation.

The fund manager is not constraint to replicate the benchmark.

The Sub-Fund may invest into financial derivatives instruments for hedging or investment purposes.

The recommended investment horizon is at least five (5) years.

#### Specific Information on the shares

You can request the sale of your shares on a daily basis, except in certain circumstances (see prospectus).

No dividends are intended to be distributed. Any income derived from the portfolio is reinvested.

This USD share class is hedged against the Sub-Fund's currency, EUR.

#### ESG Policy

The Sub-Fund does not promote environmental or social characteristics, nor is it classified as a product that has sustainable investments as its objective.

#### Definitions

**Actively managed:** the manager has total discretion over the composition of its portfolio, subject to the stated investment objectives and policy of the UCITS.

**Debt Securities:** securities representing a loan that the issuer must repay with interest.

**Equity Securities:** securities representing an ownership interest held by a shareholder in a corporation.

**Derivatives:** securities whose characteristics and value depend on the performance of one or more underlying assets, such as debt or equity securities, indexes, interest rates.

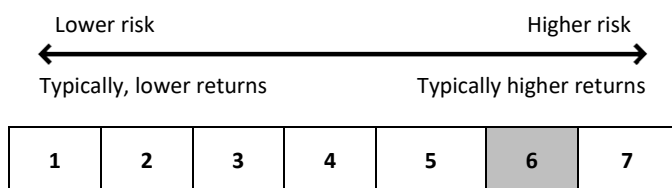
**Hedging:** a technique to reduce exposure to specific risks such as price, currency or interest rate fluctuations.

**Contingent Convertible Bonds:** Hybrid debt instrument issued by a financial institution with an embedded option.

**Benchmark:** a standard index, or composite, against which the performance of the Sub-Fund is compared.

**UCITS, UCI:** Undertakings for Collective Investment in Transferable Securities (UCITS). Undertaking for collective investment (UCI).

### Risk and Reward Profile



#### Meaning of the risk and reward indicator

The risk indicator aims to provide you a measure of the price movement of the shares. This category 6 means that the share price has a high price movement therefore the risk of loss as well as the expected reward can be high. The lowest category does not mean a "risk free" investment.

Historical data may not be a reliable indication for the future. The risk indicator shown is not guaranteed and may change over time. There is no capital guarantee or protection on the value of the Sub-Fund.

#### Reason why the Sub-Fund is classified in this risk category

Fund volatility corresponds with the investment strategy.

#### The following risks may not be fully captured by the risk indicator and may be materially relevant for this Sub-Fund:

**Counterparty risk:** the risk arising from the inability of any party contracting with the Fund to satisfy its obligations, in particular in respect of off-exchange financial transactions where the market does not guarantee the performance of contracts in case of defaulting counterparties.

**Credit risk:** the risk arising from the inability of an issuer of Debt Securities to pay interests or repay the sum borrowed under the Debt Securities.

**Hedged Strategies risk:** the risk arising from improper hedging (e.g. when hedging insufficiently reduces the loss of capital or significantly reduces the potential rate of return of the investment hedged).

**Equity Securities risk:** the risk involved in holding Equity Securities in a particular company and whose value may decline as a result of the underperformance of such company or of external factors affecting the company such as economic, political or market changes.

Further investment risks are set out in the risk section of the prospectus.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest:	
Entry charge	3.00%
Exit charge	3.00%
This is the maximum that might be taken out of your money before it is invested and/or the proceeds of your investment are paid out. Please refer to your financial advisor or the distributor for the actual charges.	
Charges taken from the Sub-Fund over a year:	
Ongoing charges	3.13%
Charges taken from the Sub-Fund under specific conditions:	
Performance fee	10.00% of any returns the Sub-Fund achieves above the benchmark: MSCI World EUR (MSERWI Index PR EUR). The actual amount charged in the Sub-Fund's last financial year was 0.74%.

The ongoing charges figure is based on expenses for the year ending 31 December 2020. This figure may vary from year to year.

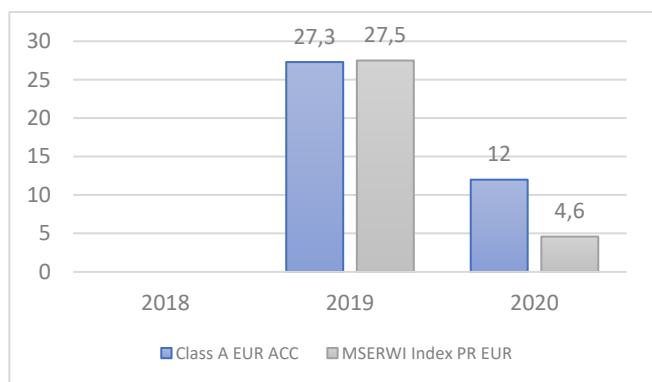
Ongoing charges do not include the following:

- Performance fees; and
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking.

If the performance of the Fund is negative but superior to its Benchmark, it is possible that a performance fee is paid in order to remunerate the manager for his positive relative performance (overperformance).

For more information on charges, please refer to the prospectus which is available at [www.mcsquare.lu](http://www.mcsquare.lu).

## Past Performance



- The performance diagram shown is not a reliable indication of future performance.
- Annual performance is calculated after deduction of the costs charged to the Sub-Fund.
- The Sub-Fund was created in 2017.
- The share class B1 USD (HEDGED) ACC was launched in 2017.
- Past performance has been calculated in USD.
- The performance of the Sub-Fund is not linked to the performance of the benchmark. The benchmark is to be used purely as a comparator and for performance fees computation.

## Practical information

- Fund: Crediinvest SICAV, 30 boulevard Royal, L-2449 Luxembourg (R.C.S. Luxembourg: B 98745).
- Management Company: MC Square S.A., 23 Val Fleuri, L-1526 Luxembourg (R.C.S. Luxembourg: B 28949).
- Depositary: Creand Wealth and Securities.
- Documentation: Further information about the Sub-Fund including the prospectus, most recent financial statements, latest prices of the shares are available free of charge at [www.mcsquare.lu](http://www.mcsquare.lu) or at the registered office of the Management Company.
- Remuneration policy: The remuneration policy details are available on the website of the Management Company at <https://www.mcsquare.lu/policies/> and includes without limitation a description of (i) the calculation of, and (ii) the persons responsible for awarding, the remuneration and benefits of its staff. A hard copy of the remuneration policy statement is available free of charge upon request.
- Tax: Your taxation regime, which may depend on your citizenship, residency or nationality, might have an impact on your investment. For further details, please contact your financial adviser before investing.
- Liability: The Management Company 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.
- Segregation of Sub-Funds: The Fund offers several sub-funds whose assets and liabilities are legally segregated from each other. The prospectus and financial statements are prepared for the Fund as a whole.
- Exchange of shares: You may be allowed to exchange the shares in this Sub-Fund into shares of another share class or of another sub-fund in the Fund (if any). To verify this possibility, please refer to the prospectus.