



CA ASSET MANAGEMENT
LUXEMBOURG

Crédit Andorrà Financial Group

Key Investor Information

This document provides you with key investor information about this Sub-Fund. It is not marketing material. The information is required by law to help you understand the characteristics of this Sub-Fund and the risks of investing in it. You are advised to read it so you can make an informed decision about whether to invest.

Active Allocation Equity - CLASS: A EUR CAP - ISIN: LU2241131965

a share class of Active Allocation Equity (the **Sub-Fund**), a Sub-Fund of Crediinvest SICAV (the **Fund**).
The Fund is managed by Crédit Andorrà Asset Management Luxembourg (the **Management Company**).

OBJECTIVES AND INVESTMENT POLICY

Objectives

This actively managed Sub-Fund aims to achieve capital appreciation by taking advantage of market dislocations and mispricing in the short term compared to the long term potential of the assets.

Investment policy

The Sub-Fund can invest, directly or indirectly, in all asset classes and across global markets.

Minimum of 80% of its net assets are invested in shares and other transferable securities related to equity markets.

The Sub-Fund can invest up to 10% of its net assets in UCITS or other UCIs.

The Sub-Fund may invest its net assets in other asset classes and considers a wide range of countries, sectors and currencies, over the long term, Europe being the preferred region. The Sub-Fund may also invest in emerging markets.

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

The benchmark of the Sub-Fund is EURO STOXX 50 (SX5E Index PR EUR). It is used for performance fee calculation purpose. The fund manager is not constraint to replicate the benchmark.

The Sub-Fund may also invest up to 10% of its assets in Contingent Convertible Bonds (CoCos).

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.

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.

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

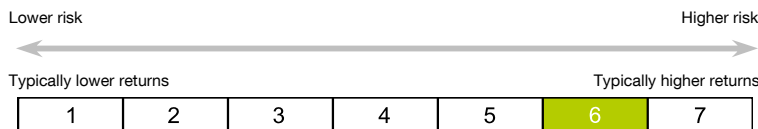
Emerging Markets: a market with less developed political, economical and legal framework.

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.

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.

Emerging Markets risk: the risk arising from investing in a market with less developed political, economical and legal framework.

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.

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

CHARGES

The charges you pay are used to pay the running costs of the Sub-Fund, including the costs of marketing and distributing it. 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	4.15%
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Charges taken from the Sub-Fund under specific conditions:

Performance fee	10.00% of any returns the Sub-Fund achieves above the benchmark: EURO STOXX 50 (SX5E Index PR EUR). The actual amount charged in the Sub-Fund's last financial year was 0.00 %.
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As the share class has not had a full year of performance, the ongoing charges figure is an estimated figure. 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.

For more information on charges, please refer to the prospectus which is available at www.ca-assetmanagementlux.com.

PAST PERFORMANCE

Please note there is not a complete calendar year performance available for this share class.

- The Sub-Fund was created in 2020.
- The share class A EUR CAP was launched in 2020.
- 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:** Crédit Andorà Asset Management Luxembourg, S.A., 30 boulevard Royal, L-2449 Luxembourg (R.C.S. Luxembourg: B 186749).
- **Depository:** Banque de Patrimoines Privés.
- **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.ca-assetmanagementlux.com 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 <http://ca-assetmanagementlux.com/en/policies-and-procedures> 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.