



## 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.

### VG SICAV - MBC DIVERSIFIED FUND - U - USD - HDG (ISIN: LU1605679536)

A Sub-Fund of VG SICAV, managed by Casa4Funds SA

#### • OBJECTIVES AND INVESTMENT POLICY

We aim to achieve an **increase in your capital** and to **maximise returns on your investments**.

We invest **more than 51% of the portfolio** in **other funds** which themselves invest in **bonds** (loans), **shares**, **bonds convertible into shares** or **other assets**. Funds are selected on the basis of their past track record and the ability of their manager to achieve consistent high returns. We may also invest directly in shares, bonds or other assets.

We invest significantly in developed markets, while having the opportunity to invest up to 15% of the portfolio outside of the OECD.

With the purpose of investing or protecting your investment, we may use financial contracts. Notably, **the value of your investment is protected** against changes in the foreign exchange rate of the U.S. dollar against the Euro using such contracts. Given their

characteristics, these instruments may have a significant influence on the return of the Fund.

This Fund is actively managed meaning that the investment manager has, subject to the stated investment objectives and policy, discretion over its portfolio, with no reference or constraint to any benchmark.

This share class does not distribute any income to you.

**You can buy and sell** shares of this class **every bank business day in Luxembourg**.

Your **first investment** must be equal to or amount to **more than 5,000.00 US dollars**.

In accordance with article 6 of EU regulation 2019/2088, the Sub-Fund does not promote environmental or social characteristics nor has as objective sustainable investment, as further disclosed in the Prospectus.

#### • RISK AND REWARD PROFILE



The above indicator reflects the historical level of risk and reward of this share class over the last 5 years. As it is based on its historical behaviour, **it does not necessarily reflect your future risk, nor reward**.

This share class is classified as above, since it has experienced **moderate movements in its price**. This classification is solely valid as of the date of this document; it can change in the future.

If you invest in a fund in the category "1" above, you may sustain a loss. A fund in this category is not risk-free at all times.

**This fund does not provide you with any guarantee** on performance nor on the value of your investment in it. The latter may consequently go up, as well as down.

The indicator captures the impacts on the Fund of adverse movements in financial markets and currencies, **under normal market conditions**.

The **following other risks can be significant** to the Fund:

- The funds, shares and bonds in which we invest can be easily sold under normal market conditions.

Exceptional circumstances may lead to situations where those can only be sold at a loss for you.

- Investment positions may be relatively focused on

one particular economic sector or region.

- Investing in emerging economies can present risks inherent to political stability, economic conditions and/or regulatory and fiscal environments that may adversely affect the price of the Fund.

**More details on the risks you may face when investing in this Fund are described** in the "Risk Factors" and "Risk Management Process" sections of the Prospectus, as well as in the "Sub-Funds Details" section thereof.

## • CHARGES

The charges you pay are used to cover the costs of running the 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	
<b>Entry charge</b>	2.00%
<b>Exit charge</b>	0.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
<b>Ongoing charges</b>	3.09%
Charges taken from the Fund under certain specific conditions	
<b>Performance fee</b>	20.00%
20% of the positive return of the Fund over one calendar semester. Losses from previous semesters first need to be recovered. In the Fund's last financial year the performance fee charged was 0% of the Fund.	

The **entry** and **exit charges** shown are **maximum** figures. In some cases you may pay less - you can find this out from your personal investment adviser or distributor.

The **ongoing charges** figure shown here is an estimate of the charges incurred by the Fund over one year. This figure may vary from year to year. It excludes:

- Performance fees;
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in other funds.

For more information about charges, please refer to the section "Fees and expenses" of the Fund's Prospectus, which is available at [www.casa4funds.com](http://www.casa4funds.com).

## • PAST PERFORMANCE

Share class not having performance data for one complete calendar year yet

NONE

Past performance provides **no indication** on future returns.

All fees and expenses, including any performance fee, as included in the price of the Fund, are reflected in the performance shown left, which is calculated in **US Dollar**. This performance **does not take into account** the above mentioned maximum entry and exit charges, if any.

The Fund was **launched in 2021**.

## • PRACTICAL INFORMATION

The depositary bank of the Fund is Banque de Luxembourg.

This key investor information describes a Sub-Fund of VG SICAV, whose assets are segregated by law from the assets of the other Sub-Funds of the Fund. You can exchange your investment in shares of this Sub-Fund into shares of any other Sub-Fund, free of charge.

You can obtain the current Prospectus and latest semi-annual and annual accounts (all in English) of the entire Fund, free of charge, from Casa4Funds SA or at [www.casa4funds.com](http://www.casa4funds.com), as well as the price of the shares.

**Remuneration Policy:** The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits, are available free of charge upon request. Information about the remuneration policy are also available at [www.casa4funds.com/remuneration-policy](http://www.casa4funds.com/remuneration-policy).

You can obtain information on the other share classes available to you at [www.casa4funds.com](http://www.casa4funds.com), from Casa4Funds SA or in the "Shares" and "Sub-Funds Details" sections of the Fund's Prospectus.

The tax legislation applicable to the Fund in the Grand-Duchy of Luxembourg may have an impact on your personal tax position.

Casa4Funds SA 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 Fund.