

## 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 - GLOBAL BOND - I - CAP. - USD (ISIN: LU1189797886)

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

## • OBJECTIVES AND INVESTMENT POLICY

We aim to provide you with **high returns** over time, whilst ensuring the protection of your investment.

We mainly invest **in bonds (loans)** paying fixed or variable interest, **issued by worldwide corporations** that are dealt in on a stock exchange. We may also invest in bonds that can be converted into shares, and in other funds or similar instruments.

We may also invest up to 15% maximum of the total net assets in **Cocos**. Cocos (Contingent convertible capital instruments) are a form of debt that can convert into shares or get written down when the regulatory capital of the issuer drops below a predetermined level. They are issued by financial institutions with minimum capital requirements, such as insurance companies and banks.

We aim at **protecting the value** of your investment against adverse movements in currency rates, interest rates or stock markets.

We take investment decisions on the basis of the **analysis** of companies' balance sheets, profit and loss accounts, and cash flows. This provides us with an **assessment** on the quality and ability of these companies to reimburse their bonds. We then rank them by applying **neural network and genetic mathematics**, and invest in the best companies.

This share class does not distribute any income to you.

**You can buy and sell shares of this class every day**, if you qualify as an institutional investor.

Your **first investment** must amount to **more than 10,000.00 U.S. Dollars**.

## • 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 **low 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 bonds and funds 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.

- The protection against adverse movements in currency rates, interest rates or stock markets may not be perfect at all times, thus leading to a loss for you.

**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>	5.00%
<b>Exit charge</b>	2.00%
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>	1.96%
Charges taken from the Fund under certain specific conditions	
<b>Performance fee</b>	20.00%
20.00% of the monthly positive difference between the return of the Class and that of the J.P. Morgan Cash Index Euro Currency 6 Month. In the Fund's last financial year the performance fee charged was 0.62% of the Fund.	

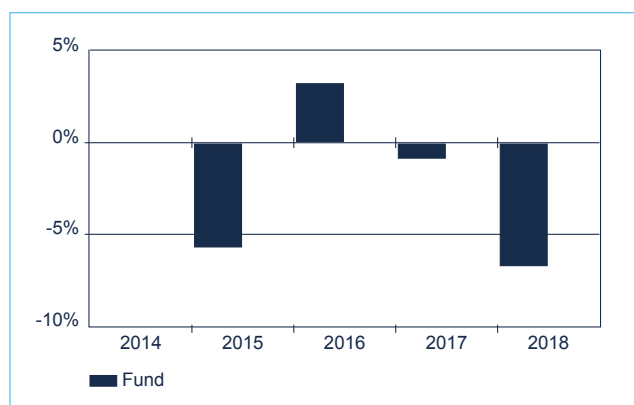
The **entry** and **exit charges** shown are **maximum** figures. In some cases you may pay less - you can find this out from your personal investment adviser or distributor.

The **ongoing charges** figure is based on expenses for the year ending December 2018. 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 "Charges and Expenses" of the Fund's Prospectus, which is available at [www.vgsicav.com](http://www.vgsicav.com).

## • PAST PERFORMANCE



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 2008**.

## • 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.vgsicav.com](http://www.vgsicav.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.vgsicav.com](http://www.vgsicav.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.