

# R-co Lux WM Wealth Strategy Fund

a sub-fund of R-co Lux (the "Fund")  
This fund is managed by Rothschild & Co Investment Managers (the "Management Company")  
ISIN: LU1271709088 (share class IC USD)

## Objectives and Investment Policy

The investment objective of R-co Lux WM Wealth Strategy Fund (the "Sub-Fund") is to generate capital growth over time by investing worldwide in various asset classes, while attempting to protect capital during challenging markets.

The Sub-Fund is not managed with reference to an index, it is actively managed on a discretionary basis.

The Sub-Fund will principally invest in the following asset classes: equities or equity-related securities, money market instruments, fixed income securities of any type (such as but not limited to convertible bonds, reverse convertible bonds, government bonds and bills and floating-rate bonds).

The Sub-Fund may therefore invest in and/or be exposed to:

- 0-80% of its net assets in fixed income related securities (e.g. bond funds) transferable debt securities issued by governments or their departments, supranational organizations, public or private companies, rated investment grade or otherwise, across all maturities, with up to 40% its net assets in non-investment grade bonds or in unrated securities. The public/private debt mix is not determined in advance and will be achieved on the basis of the market opportunities.
- 0-80% of its net assets in equities or equity-related securities (e.g. equity funds) across all industrial sectors and geographical zone and sizes of stock market capitalisation. The geographic and sectorial mix of issuers is not determined in advance and will be achieved on the basis of the market opportunities. The Sub-Fund may invest in non-developed country equities on an ancillary basis up to 15% of its net assets.
- 0-40% in alternative investments (e.g. absolute return funds, relative value funds (long/short), UCITS using hedge strategies, listed closed ended UCIs, as well as convertible bonds and convertible bond funds).

- Structured notes may not exceed 15% of the Sub-Fund's net assets.
- The aggregate limit of equity, non-investment grade bonds, emerging market debt and structured notes may not exceed 75% of the Sub-Fund's net exposure.
- The aggregate limit of equity, alternatives and structured notes may not exceed 75% of the Sub-Fund's net exposure.
- The aggregate limit of equity, non-investment grade bonds, emerging market debt, alternatives and structured notes may not exceeded 80% of the Sub-Fund's net exposure.
- The overall weight of the liquidity component (money market instruments, commercial paper, and bank deposits) should be within the 0% - 50% range. However, if the Investment Manager considers it is in the best interest of the Sub Fund, it may hold up to 100% in US Treasury Bills.

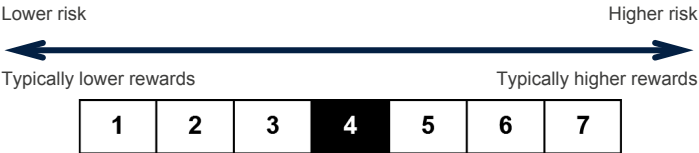
OTC derivatives may only be used for the purpose of currency hedging. With this in mind, the Sub-Fund hedges its assets against or exposes its assets to economic sectors, geographical regions, currencies, interest-rates, equities, other type-securities and indices. Inverse (i.e., negative Delta) Delta ETFs and leveraged ETFs (i.e., with Delta larger than 1) are not allowed.

The Reference Currency of the Sub-Fund is the USD.

Shareholders may redeem Shares on demand on any Bank Business Day in Luxembourg and the United Kingdom. Income derived from the Sub-Fund is reinvested for shares of capitalization.

Recommendation: this Sub-Fund may not be appropriate for investors who plan to withdraw their money within less than 3 to 5 years.

## Risk and Reward Profile



The Sub-Fund is ranked 4 on the synthetic risk and reward indicator scale, which is based on historical data. Due to its exposure to equity and fixed income markets, the Sub-Fund may experience important volatility, as expressed by its rank on the above scale.

Historical data may not be a reliable indication for the future. The risk category shown is not guaranteed and may shift over time. There is no capital guarantee or protection on the value of the Sub-Fund. The lowest category does not mean "risk free".

### Special Risk Considerations

**Equity risk:** Shares' prices on equity markets may fluctuate namely pursuant to investor's expectations or anticipations, causing high potential volatility risk. Volatility on equity markets has historically been much greater than the volatility of fixed income markets.

**Credit risk:** Funds investing in debt securities issued by a public, corporate, bank or sovereign organization are exposed to the possibility that this issuer will not be able to reimburse debt holders (principal and interest payment). In addition, if after acquisition the perceived risk of failure increases, the value of such securities is likely to decrease.

**Changing interest rates risk:** The market value of fixed income securities may rise or fall inversely with changes in interest rates. Interest rate involves the risk that, when interest rates increase, the market-value of fixed-income securities tends to decline.

**Derivative risk:** Funds may enter into listed and unlisted derivative instruments in order to have an exposure to underlying assets or to protect their direct assets. These instruments are volatile and may be subject to various types of risks, including but not limited to market risk, liquidity risk, credit risk, counterparty risk, legal and operations risks. These derivative instruments may cause the Funds to have higher market exposure than they would have otherwise, which may in some case increase losses.

**Foreign exchange/currency risks:** Funds may invest in securities denominated in a number of different currencies other than their reference currency. Changes in foreign currency exchange rates will affect the value of some securities and bring additional volatility.

Please refer to the full Prospectus for additional details on risks.

## Charges for this Fund

The charges you pay are used to pay the cost 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

Entry charge	5.00%
Exit charge	2.00%(*)

This is the maximum that might be taken out of your money before it is invested.

### Charges taken from the fund over a year

Ongoing charges	0.74%
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The ongoing charges figure is based on expenses for the year ending 31/12/2020. This figure may vary from year to year.

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

Performance fee	None
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The entry and exit charges shown are maximum figures. In some cases you might pay less-you can find this out from your financial advisor or distributor.

(\*) Where an investor engages in excessive trading or market timing practices, an additional levy of up to 2% may be applied.

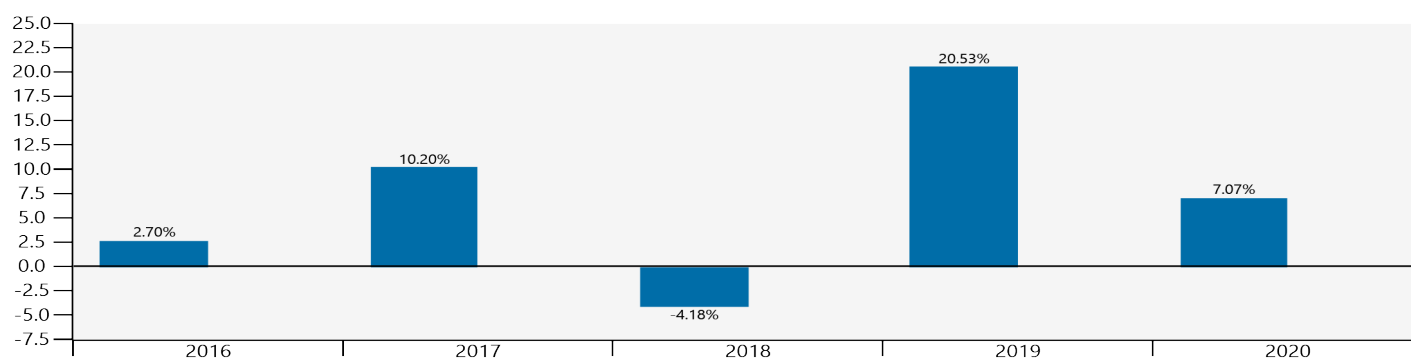
The ongoing charges figure excludes: Luxembourg *taxe d'abonnement*, the portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

None

For more information about charges, please refer to chapter « Fees and expenses » of the Fund's prospectus, which is available at the registered office of the Management Company and the Administrative Agent.

## Past Performances

■ R-co Lux WM Wealth Strategy Fund IC USD



Past performance is not a reliable indicator of future performance.

The performance shown has been calculated in the currency of quotation of this Share Class, and takes all fees and charges into account.

Date of creation of the Sub-Fund: 03 December 2015.

## Practical Information

Fund's Depositary and Administrative agent: CACEIS Bank, Luxembourg Branch, 5 allée Scheffer L- 2520 Luxembourg.

Investment Manager: Rothschild & Co Wealth Management UK Limited, New Court St Swithin's Lane, London EC4N 8AL United Kingdom

Investment Advisor: Finaccess Advisors, LLC, 1111 Brickell Avenue Suite 2300, Miami FL 33131 USA

Valuation frequency: each Bank Business Day in Luxembourg and the United Kingdom will be a Valuation Day. Any requests for subscription, redemption or conversion of Shares must be received by the Sub-Fund in Luxembourg no later than 16:00 (CET) on any Bank Business Day in order to be processed as of the relevant Valuation Day. Payment of the subscription monies and payment of the redeemed Shares will take place within 3 Bank Business Days following the Valuation Day.

The key investor information document describes a sub-fund of a SICAV. The assets and liabilities of each sub-fund of the Fund are segregated by law. The prospectus and periodic reports are prepared for the entire Fund named at the beginning of the key investor information document.

Shareholders have the right to exchange their investment in shares of the Sub-Fund for shares in another sub-fund of the Fund.

Price per Share of the Sub-Fund may be obtained at <https://rcim.am.eu.rothschildandco.com> or at the registered office of the Management Company or the Administrative Agent.

This Fund might be subject to specific tax treatment in Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details, please contact an adviser.

Additional information about the Fund and the Sub-Fund (including English versions of the full prospectus, reports and accounts for the entire Fund), procedure for the exchange of Shares from one sub-fund to another sub-fund, may be obtained free of charge at the registered office of the Management Company or the Administrative Agent.

The details of the up to date remuneration policy, 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 at <https://rcim.am.eu.rothschildandco.com/fr/informations-reglementaires> and a paper copy will be made available free of charge upon request.

Rothschild & Co Investment Managers 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.

This Sub-Fund may consist of other kinds of shares. You will find further information on these shares in the prospectus of the Fund.

The Fund is authorized in Luxembourg and supervised by the Commission de Surveillance du Secteur Financier. Rothschild & Co Investment Managers is authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 17 February 2021.