

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.

ALBATROS PATRIMONIO SICAV - GLOBAL DIVERSIFIED

A sub-fund of ALBATROS PATRIMONIO SICAV LU1508342950

The sub-fund is managed by: Degroof Petercam Asset Services S.A.

Objectives and investment policy

Objectives

- Increase the value of your investment. Specifically, the sub-fund seeks to exceed the return of its benchmark over the long term.

Investment portfolio

- 2 Under normal conditions, the Sub-Fund invests in a broad mix of asset classes including, shares, bonds, money market instruments and commodity markets. The Sub-Fund may be significantly exposed to investments not denominated in euro and to emerging markets. The Sub-Fund may invest directly in securities or indirectly through other funds. Investments in other funds may incur a duplication of some fees.
- The sub-fund may use derivatives to reduce its exposure to various investment risks (hedging) and for efficient portfolio management, but not to seek investment gains.

Investment Process

- In actively managing the Sub-Fund, the investment manager allocates assets flexibly and dynamically across asset classes based on risk-return analysis. The Sub-Fund is benchmark unconstrained and may differ significantly from that of the benchmark. Benchmark: Euribor 3 months + 250 bps Benchmark purpose: Performance comparison

Investor profile

- Investors who understand the fund's risks and who have an investment horizon of at least 3 years.

Reference currency: EUR

Orders to buy and sell shares are processed every week.

The Sub-Fund issues only accumulation shares (shares in which any income earned is added to the share price).

Terms to understand

- **Bonds** Securities that represent an obligation to repay a debt, along with interest.
- **Derivatives** Financial instruments whose value is linked to one or more rates, indexes, share prices or other values.
- **Emerging markets** Markets of less economically developed nations, such as some nations in Asia, Africa, Eastern Europe and Latin America.
- **Euribor** The interest rate that major European banks charge each other for borrowing euro.
- **Money market instruments** Financial instruments designed to provide stable value, interest and a very low risk of loss, as well as being readily convertible into cash.
- **Shares** Securities that represent a share in the business results of a company.

Risk and reward profile



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- The value of an investment in the Sub-Fund can go up and down. When you sell your shares, they may be worth less than what you paid for them. If your currency as an investor is different from the subscription currency of the Sub-Fund, changes in currency exchange rates could reduce any investment gains or increase any investment losses.
- The risk/reward rating above is based on medium-term volatility (actual or estimated variations in the Sub-Fund's share price over five years). Going forward, the Sub-Fund's actual volatility could be lower or higher, and its rated risk/reward level may be changed.
- The Sub-Fund's risk level reflects the following factor(s):
 - The Sub-Fund invests in a mix of asset classes, which generally tends to keep risk to a moderate level.

The risk level does not reflect the possible effects of unusual market conditions or large unpredictable events, which could amplify everyday risks and could trigger other risks, such as:

- **Default risk** A bond may lose part or its entire value if the issuer is unable to pay interest or repay principal on schedule.
- **Liquidity risk** the sub-fund may invest in securities and/or market segments which may prove to be less liquid, particularly under certain market conditions, and it may therefore be the case that the securities cannot be sold quickly and at reasonable prices.
- **Management risk** Portfolio management techniques that have worked well in normal market conditions could prove ineffective or detrimental during unusual conditions.
- **Derivatives risk** Certain derivatives could increase Sub-Fund volatility or expose the Sub-Fund to losses greater than the cost of the derivative.
- **Operational risk** In any market, but especially in emerging markets, the Sub-Fund could lose some or all of its money through a failure in asset safekeeping or through fraud, corruption, political actions or any other unexpected events.
- **Counterparty risk** The Sub-Fund could lose money if an entity with which it does business becomes unwilling or unable to honor its commitments to the Sub-Fund.

Charges

The charges and fees paid are to cover the costs of running the sub-fund, including the costs of marketing and distributing shares. These charges reduce the potential growth of your investments.

One-off charges taken before or after you invest

Entry charge 0.00%

Exit charge 0.00%

This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the sub-fund over the year

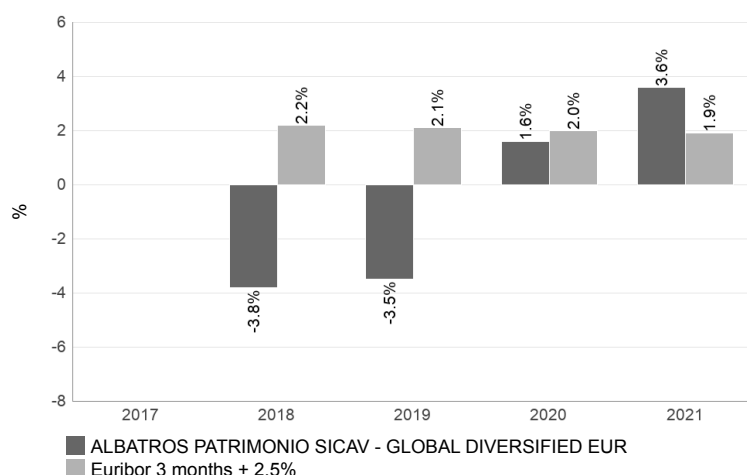
Ongoing charges 1.24%

Charges taken from the sub-fund under specific conditions

Performance fee N/A

- The entry and exit charges shown are maximum charges. In some cases, the charges paid may be less. Further information may be obtained from your financial adviser.
- The ongoing charges figure is based on expenses for the year ending December 2021.
- Ongoing charges vary from year to year and do not include 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 mutual fund.
- For more information on fees, please refer to the prospectus available at <http://www.dpas.lu/funds/list>.

Past performance



- Performances are not constant over time and are no guarantee of future performance. There is insufficient data to provide a useful indication of past performance.
- The figure for a given year shows how much the sub-fund increased or decreased in value during that year. These results reflect ongoing charges taken from the sub-fund, but do not reflect any entry and exit charges you might have to pay.
- Sub-fund created in 2017. Class created in 2017.
- These performances are calculated in EUR
- It is not intended that the performance of the sub-fund will track that of the Benchmark.

Practical information

- **Depository:** Banque Degroof Petercam Luxembourg S.A.
- For more information on ALBATROS PATRIMONIO SICAV (the "fund"), or other sub-fund classes or sub-funds in the fund, or to obtain, free of charge, a copy of the prospectus or the latest annual or semi-annual reports in French or English, please contact the registered office of the fund or of Degroof Petercam Asset Services S.A.
- The prospectus and the latest annual and semi-annual reports are also available via the internet, from <http://www.dpas.lu/funds/list> or www.fundsquare.net.
- Share price information is available via the internet, from <http://www.dpas.lu/funds/list> or www.fundsquare.net, or on written request from Degroof Petercam Asset Services S.A., 12 rue Eugène Ruppert, L-2453 Luxembourg.
- The Fund is subject to the tax law and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your personal tax position.
- Degroof Petercam Asset Services S.A. 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 fund's prospectus.
- The current Remuneration Policy is available on www.dpas.lu. The policy includes a description of how remunerations and benefits are calculated and the details of persons responsible for awarding them. A paper copy is available free of charge upon request.
- The fund may have other sub-funds in addition to this one. The assets of each sub-fund are segregated, meaning that each sub-fund is liable only for its own losses and liabilities, and does not cover any loss or liability associated with other sub-funds.
- Investors can apply for conversion into shares of another class of shares in the sub-fund or another sub-fund in the fund provided the eligibility requirements are met. For more information, please refer to the prospectus.
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12, rue Eugène Ruppert
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<http://www.dpas.lu/funds/list>
www.fundsquare.net