ANDBANK asset management

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.

OPTIMIZE IP SICAV – Optimize Global Flexible Fund – Class A EUR
INTENDED FOR RETAIL INVESTORS
(ISIN: LU2215411039)
a sub-fund of OPTIMIZE IP SICAV

This fund is managed by Andbank Asset Management Luxembourg

Objectives and investment policy

- The Sub-Fund pursues a flexible investment policy and its portfolio may vary at any time, although the Investment Manager will endeavor to compose by a portfolio which is balanced between equity and fixed income.
- The portfolio of the Sub-Fund will mainly be composed of the following instruments, which are European assets admitted to trading in the USA and Europe (Euro Zone and non-Euro Zone): Equity (directly or via UCITS and/or other UCIs); Fixed income (directly or via UCITS and/or other UCIs); Floating-rate bonds or floating-rate UCITS; Money market instruments.
- The Sub-Fund may invest up to 10% of its net assets in other UCITS and/or UCIs.
- The Sub-Fund is actively managed without reference to a benchmark.
- The investor can ask the redemption of shares daily, in Luxembourg's business days.
- Notwithstanding the above provision, the Sub-Fund may invest exclusively its net assets in cash and cash equivalents, term deposits, debt securities and money market instruments dealt in on a Regulated Market and whose maturity does not exceed 12 months, monetary UCITS and UCIs.
- The Sub-Fund may use financial derivative instruments for hedging or investment purposes.
- *Recommendation: this fund may not be appropriate for investors who plan to withdraw their money within 5 years.*
- Non-distributing shares: any income generated by the Sub-Fund is reinvested.
- This financial product does not promote environmental or social characteristics and does not have as its objective a sustainable objective.
- The investments underlying this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Risk and reward profile

Lower risk ← → Higher risk

Potentially lower reward — Potentially higher reward

1	2	3	4	**5**	6	7

- Historical data used may not be a reliable indication of the future risk profile of the Sub-Fund.
- This category is not guaranteed to remain unchanged and may shift over time.
- The lowest class does not mean that the investment is risk free.
- This fund was categorised in risk class 5 because, in accordance with the investment policy, the value of the investments may fluctuate somewhat sharply. Consequently, both the expected return and the potential risk of loss may be above average. This indicator is based on the simulated historical weekly volatility of a reference portfolio over the last 5 years.

The Sub-Fund is subject to the following risks:

- **Credit risk:** the fund invests in securities which are exposed to the risk that the issuer will be unable to meet its repayment obligations. The credit rating and risks associated with such securities can change over time and therefore affect the value of the investments.
- **Liquidity risk:** Securities may become less liquid during extreme market conditions and it may be difficult for unitholders to get redemption proceeds in a timely manner.
- **Counterparty risk:** Risk that the counterparty to mutually agreed contracts does not meet its obligations.
- **Operational risk:** Risk of material loss resulting from human error, technical faults, inappropriate procedures or controlling.
- **Use of derivatives:** The Sub-Fund invests in derivatives for hedging and other investment purposes, increasing or reducing exposure to underlying assets.
- **Currency risk:** Investments in securities denominated in currencies other than the Sub-Fund's Base Currency may be subject to adverse fluctuation in currency exchange rates.
- **Duplication of certain fees and expenses:** Where investments are made in other funds, this might result in duplication of certain fees and expenses for investors. Investors are also subject to potential risks associated with such funds.
- **Market risk:** The value of assets in the portfolio is typically dictated by a number of factors, including the confidence levels of the market in which they are traded.
- **Sustainability risks:** Risk of the occurrence of an environmental, social or governance event or condition that could cause an actual or a potential material negative impact on the value of the investment.

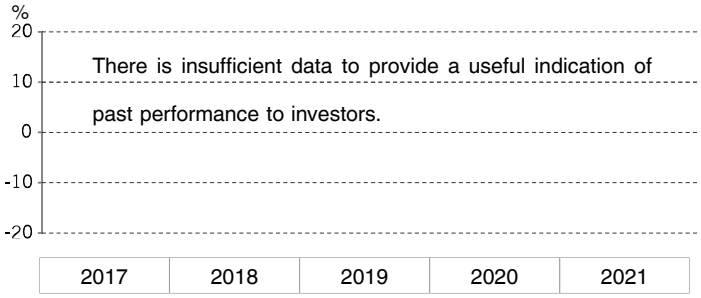
Charges

The charges you pay are used to pay 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	
Entry charge	None
Exit charge	None
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 fund over a year	
Ongoing charges	2.07%
Charges taken from the fund under certain specific conditions	
Performance fee	None

- The **entry and exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser.
- The **ongoing charge** figure shown here is an estimation of the charges since no ex-post charges figure is available at launch date of the Sub-Fund due to missing history. The next annual report of the fund will include details on the exact charges taken from the Sub-Fund. This figure may vary from year to year.
- **For more information about charges, please refer to the fund's prospectus available at the registered office of the fund and on the following website: https://www.andbank.com/luxembourg/**

Past performance



- The performance figures shown in the bar chart are not a reliable indication of future performance.
- The Sub-Fund and the Class were launched on 15 October 2021.
- The currency of the Sub-Fund and Class is EUR.

Practical information

- The Depositary of the fund is Quintet Private Bank (Europe) S.A. and the auditor is Deloitte Audit S.à r.l..
- The Investment Manager of the Sub-Fund is Optimize Investment Partners SGOIC S.A..
- Copies of the prospectus and of the last annual and semi-annual reports of the entire fund as well as other practical information such as the latest price for the shares may be obtained free of charge, in English, at the registered office of the fund: 4, rue Jean Monnet L-2180 Luxembourg, Grand Duchy of Luxembourg and on the following website: **https://www.andbank.com/luxembourg/**.
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- You have the right to convert your investment in the sub-fund for shares of another sub-fund of OPTIMIZE IP SICAV once available.
- The assets and liabilities of each sub-fund of OPTIMIZE IP SICAV are segregated.
- Andbank Asset Management Luxembourg 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.
- Information related to Andbank Asset Management Luxembourg's remuneration policy containing a description of how the remuneration and benefits are calculated, as well as the identity of the persons responsible for delivering the remuneration and benefits can be found in the prospectus and in the following web address: **https://www.andbank.com/luxembourg/**. You can obtain a paper copy free of charge, on request, at the registered office of the fund.

This fund is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier ("CSSF").
Andbank Asset Management Luxembourg is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier.
This key investor information is accurate as of 24 November 2022.