

Key Investor Information

This document provides you with key investor information about this Fund. It is not marketing material. This information is required by law to explain to you the nature of this Fund and the risks of investing in it. We would advise you to read it so you can make an informed decision about whether to invest.



Aditum Investment Funds - Global Opportunities Cautious Fund A ACC (ISIN: LU2050452361)

This Fund is managed by LRI Invest S.A.

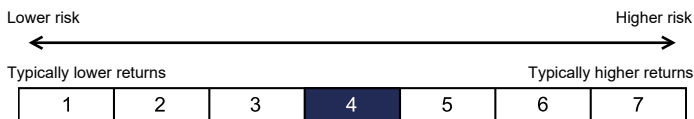
A sub-fund of Aditum Investment Funds

SICAV: Aditum Investment Funds

Objectives and Investment Policy

- The main investment objective of the actively managed Aditum Investment Funds - Global Opportunities Cautious Fund is to achieve absolute returns from active trading opportunities in global markets. Actively managed means that the fund manager has full decision-making power over the composition of the portfolio of assets of the sub-fund.
- The sub-funds will seek to achieve their objectives by investing primarily in Transferable Securities. Each sub-fund may utilize financial techniques and instruments for investment purposes, hedging purposes and efficient portfolio management such as securities lending and borrowing transactions and repurchase and reverse repurchase transactions. The portfolio strategies may include transactions in financial futures contracts and options thereon. Furthermore, the sub-funds also engage in transactions in options, on bond and stock indices and on portfolio of indices. Each Sub - Fund may further invest, within the 10% limit in relation to other Transferable Securities and Money Market Instruments pursuant to Article 41(2) (a) of the Law of 2010 and up to 10% of its net assets in loan participations notes and/or loan assignments.
- The sub-fund is managed without reference to any benchmark.
- Securities' purchase and sale fees are borne by the Fund. They are incurred in addition to the percentages listed below under "Charges", and may reduce the return of the Fund.
- All income received will be accumulated.
- In principle, investors in Aditum Investment Funds may request the redemption of shares on each valuation date. However, the SICAV may suspend the redemption of shares if it appears necessary to do so under extraordinary circumstances, in consideration of the interests of investors.
- The Fund is suitable for mid-or long-term investments (three to five years).

Risk and Reward Profile



- This Fund is categorised in category 4 because its share price is subject to relatively moderate fluctuations. This means that there is likely to be a moderate risk of loss as well as moderate to medium opportunity for profits.
- This synthetic risk and reward indicator is based on simulated data. It is therefore not possible to forecast future developments.
- The classification of the Fund may change in the future, and does not constitute a guarantee.
- Even a fund that is categorised in category 1 does not constitute a guarantee of a risk-free investment.
- Detailed information on risks can be found in the section entitled "Risikohinweise" ("Risk considerations") of the sales prospectus.

The following risks have no direct influence on this categorisation, but may be significant for the Fund:

- Credit risk: The Fund may invest some of its assets in bonds. Their issuers may become insolvent, causing the bonds to lose all or part of their value.
- Liquidity risk: The saleability of an investment may be impaired, for example, by fluctuations on the financial markets.
- Counterparty risk: The Fund may enter into transactions with various counterparties. If a counterparty becomes insolvent, this party will be unable to meet some or all of its outstanding obligations to the Fund.
- Risks arising from the use of derivatives: The Fund may make use of derivative transactions to achieve higher returns. Increased opportunities are accompanied by an increased risk of loss.
- Operational and custody risks: The Fund may be the victim of fraud or other criminal acts. Losses may also be incurred through misunderstandings or errors on the part of employees of the capital management company, a (sub-)custodian or an external third party. Lastly, its management or the custody of its assets may be negatively impacted by external events such as natural disasters, etc.

Charges

The Fund's ongoing asset management and custody as well as the distribution of Fund Assets are financed from fees and other charges. The charges incurred reduce the investor's opportunities for returns.

One-off charges deducted before or after you invest:	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum amount that can be deducted from the amount you have invested.	
Charges deducted from the Fund over a year:	
Ongoing charges	1.25%
Charges incurred by the Fund under specific conditions:	
Performance fee	None

The entry charge and exit charge specified here are maximum amounts. They may on occasion be lower. Please contact the fund unit broker to find out the amounts that actually apply to you.

The ongoing charges specified here are estimated amounts.

Further information on the charges can be found in the chapter entitled "Management and Fund Charges" in the sales prospectus.

Past Performance

- There is currently insufficient data to present the past performance in any useful manner.

Practical Information

- The depositary of the Fund is European Depositary Bank SA.
- The sales prospectus, current reports, current share prices and further information on the Fund can be accessed free of charge in German on our website at www.lri-group.lu.
- Information on the current remuneration policy of LRI Invest S.A. is available online at www.lri-group.lu/Verguetungspolitik. This includes a description of the methods for calculating remuneration and benefits for certain groups of employees, as well as details of those responsible for allocating such amounts. LRI Invest S.A. shall provide this information to you in paper form, free of charge, upon request.
- The tax laws in the Member State in which the Fund originated may influence the personal tax situation of the investor.
- Aditum Investment Funds - Global Opportunities Cautious Fund is a sub-fund of an umbrella fund. The various sub-funds are not liable for each other, which means that only the gains and losses of Aditum Investment Funds - Global Opportunities Cautious Fund are of significance to you as an investor.
- The sales prospectus and the reports refer to the umbrella fund as a whole.
- Investors in Aditum Investment Funds - Global Opportunities Cautious Fund may exchange their shares for shares in other share classes (for details on the process, see the chapter entitled "Conversion of Shares" in the sales prospectus).
- Aditum Investment Funds 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 sales prospectus.
- Aditum Investment Funds is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.
- This key investor information is accurate as at 14/04/2020.