

Key Investor Information

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.

ATHOS (LF) Global Navigator – Class A

A Sub-Fund of Incometric Fund managed by ADEPA ASSET MANAGEMENT S.A.

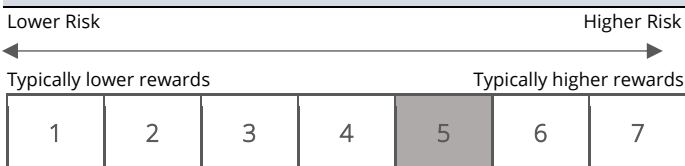
ISIN: LU1846656038

Base currency: Euro

Objectives and Investment Policy

- The Sub-Fund's investment objective is to provide investors with positive total return through long term capital appreciation and current income across the market cycle. To achieve that, the Sub-Fund is actively managed and utilizes a multi-asset portfolio investment approach, unrelated to benchmark constraints.
 - The Sub-Fund will invest primarily in fixed income securities, global equities, and money market instruments.
 - The Sub-Fund is not subject to any geographic or sector specific investment restrictions and most of the investments will be in the capital structure (equity & fixed income) of medium and large capitalization corporations of developed markets. The Sub-Fund, on an ancillary basis, may acquire exposure to corporations in emerging markets.
 - The Sub-Fund's eligible universe will be listed equities and bonds, including but not limited to fixed rate or floating securities, zero-coupon bonds, sovereign/treasury bonds, and convertible bonds. The Sub-Fund may also invest into high yield, distressed and/or defaulted securities and/or non-rated bonds with a maximum total exposure of 25% of its total net assets.
 - The Sub-Fund may periodically maintain a substantial portion, up to 100%, of its net assets in cash or cash equivalents, including money market funds.
 - For investment purposes and notably for defensive approach, the Sub-Fund may also hold up to 100% of its net assets in liquid instruments such as (but not limited to) Money Market Instruments and money market funds according to the criteria of article 41(1) of the 2010 Law. If the Investment
- Manager considers this to be in the best interest of the Unitholders, and notably for defensive purposes, the Sub-Fund may also hold, up to 20% of its net assets, in ancillary liquid assets such as bank deposits at sight (not including other bank deposits, money market instruments and money market funds). In the event of exceptionally unfavorable market conditions and highly serious circumstances, for a temporarily period of time, ancillary liquid assets can be increased in the best interest of the investors.
 - The Sub-Fund may invest in UCITS/UCIs, including ETFs with a maximum exposure of 30% of its total net assets.
 - The Sub-Fund may use financial derivatives for hedging and on ancillary basis for investment purposes, on this end it may take exposure through financial derivative instruments such as options, futures, swaps, contracts for differences and spread bets, relating to shares, sovereign debt, indices, baskets of securities, interest rates, currencies, exchange traded funds, credit default swaps relating to sovereign debt issuers. At all times, derivatives exposure will be compliant to the relevant Grand Ducal Laws and Regulations.
 - The Sub-fund is not managed in reference to a benchmark.
 - Subscription or redemption of the Sub-Funds' units is available daily, in accordance with the prospectus of the fund.
 - The Fund will capitalize its entire earnings following an income accumulation policy.
 - The Sub-Fund is designed for investors with a high investment risk profile and for a medium to long term investment horizon (at least five - years).

Risk and Reward Profile



- The risk/return indicator shows the correlation between risk and returns. It is calculated from historical data or simulated historical data of the underlying securities when the real data is not sufficient. Historical data may not be a reliable indication for the future.
- The risk category shown is not guaranteed and may shift over time. The lowest category does not mean "risk free".
- The risk category of the Sub-Fund is 5 and is calculated from historical data or simulated historical data of the underlying securities when the real data is not sufficient. It indicates that as a global balanced fund, it typically has a lower risk profile than equity funds, but a higher risk profile than funds holding solely fixed income securities and/or money market instruments.
- Past performance is not necessarily a reliable indicator of the Sub-Fund's future risk and reward profile.

Material risks that are not captured by the indicator:

- **Liquidity risk:** Securities in the Sub-Fund may be sold below their valuation due to insufficient liquidity in the market.
- **Derivatives risk:** Derivatives may be used to increase, lower or maintain the risk level of the Sub-Fund. The derivative strategy may fail resulting in significant losses for the Fund.
- **Credit risk:** The default of the issuer of a debt instrument held by the Sub-Fund.
- **Operational risk:** Failures or delays in operational processes may negatively affect the Fund.
- **Counterparty risk:** The insolvency of any institution acting as counterparty to derivatives or other instruments may expose the Sub-Fund to financial loss.
- **Currency risk:** Exchange rate fluctuations may negatively affect the value of the Sub-Fund's investments.
- **Event risk:** The overall value of all types of investments may be affected by devaluations, political and governmental interventions in relevant markets or irregular and sudden market fluctuations.

The above-mentioned list of risk factors is not exhaustive. Other factors may influence the pricing of the underlying securities and therefore the value of the Sub-Fund's investments.

Charges for this Fund

The charges you pay are used to pay the running costs of the fund, including the marketing and distribution costs. These charges reduce the potential growth of the investment.

One-off charges taken before or after you invest	
Entry charge	Up to 3,00%
Exit charge	Up to 1,00%

The entry and exit charges shown are maximum figures. In some cases, you might pay less.

Find about current applicable charges from your financial adviser.

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

Charges taken from the fund over a year	
Ongoing charged	2,82%

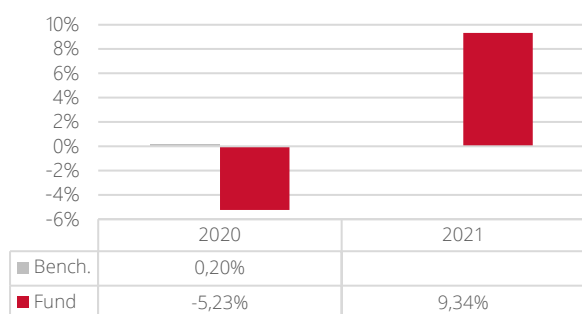
The ongoing charges are based on the preceding calendar year's expenses and may vary from year to year. Ongoing charges are defined as expenses used for running the Sub-Fund/Share Class, including marketing and distribution expenses but excluding portfolio transaction costs.

Charges taken from the fund under certain conditions	
Performance Fee	The performance fee is 15%. The performance fee is a payment made to the Sub-Fund manager for generating positive returns. The performance fee is calculated as a percentage of investment profits. Please refer to the prospectus for further information.

The performance fee will be paid if the net asset value per Unit as at the end of performance period exceeds the "High Watermark", where is the greatest of (i) the highest net asset value per Unit at the end of a given year where a performance fee has been paid and (ii) the Initial Subscription Price.

For more information about charges, please see the section "Charges" of the Fund's prospectus which is available at www.adepa.com.

Past Performance



- The Sub-Fund was launched in 2018.
- This Share Class was launched on 04/11/2019.
- Past performance is no guarantee of future returns.
- Past performance data is insufficient to provide a useful indication to investors.
- Returns listed are net returns, all charges are deducted.
- The Sub-Fund stopped to use as benchmark the Hurdle rate EURO Swap (EONIA) 1 year at 30/06/2021.
- Returns are calculated in EUR.

Practical Information

- **Depository Bank & Paying Agent:** Quintet Private Bank (Europe) S.A.
- **Management Company:** ADEPA Asset Management S.A. (LU)
- **Investment Manager:** ATHOS ASSET MANAGEMENT S.A. (GR)
- **Transfer Agent and Registrar:** European Fund Administration S.A. (LU)
- **Legal Structure:** The Sub-Fund is part of Incometric Fund, a Fonds Commun de Placement (FCP), under the Law of the 17th December 2010 (the "UCITS Law"). The umbrella fund contains several Sub-Funds. By regulation, the assets and liabilities of each Sub-Fund are separated so that each Sub-Fund is only liable for its own debt and any joint expenses.
- **Further information:** Copies of the Sub-Fund's KIID, prospectus, latest annual report and latest semi-annual report are available, free of charge, at Adepa Asset Management S.A., 6A rue Gabriel Lippmann, L-5365 Munsbach, on www.adepa.com, or at appointed distributors.
- **NAV information:** The latest Net Asset Value (NAV) of the shares are available at the Sub-Fund's registered office, the Management Company or on www.adepa.com or at appointed distributors.
- **Tax legislation:** The Sub-Fund is subject to the tax laws and regulations of Luxembourg. Depending on your own residence this might have an impact on your investment.
- **Remuneration Policy:** Details of the Remuneration Policy, including the persons in charge of determining the fixed and variable remunerations of the staff, a description of the key remuneration elements and an overview of how remuneration is determined, is available on the website www.adepa.com/remuneration-policy/. A paper copy of the summarized Remuneration Policy is available free of charge to the investors upon request.
- **Conversion:** You have the right to exchange your investments of units of one compartment for units of another compartment. You can obtain information about how to exercise that right in the section "Conversion of Units" of the Fund's prospectus.
- **Liability:** ADEPA Asset Management 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 Fund is authorized and supervised in Luxembourg by the CSSF.
- ADEPA Asset Management S.A. is authorized and supervised in Luxembourg by the CSSF.
- This Key Investor Information is accurate as of 16/03/2022.