

## 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.*

# ALMA PERDURANCE EUROPEAN EQUITY FUND

Share Class: I EUR - C (ISIN: LU1687386257), (Currency: EUR)

a sub-fund of Alma Capital Investment Funds. The Fund is managed by Alma Capital Investment Management.

## OBJECTIVES & INVESTMENT POLICY

The investment objective of the Fund is to seek long-term capital appreciation and to outperform the MSCI Europe ex-UK Total Return Net Index (the "Benchmark"). The Fund intends to invest its assets principally in equity securities of European companies or non-European companies whose shares trade on a European exchange or that the Investment Manager determines are otherwise actively traded in Europe.

The Fund will seek to achieve its investment objective by investing in equity securities of all types of market capitalisation, with a focus on larger capitalisations.

The Fund is actively managed which means that the Investment Manager is actively making investment decisions for the Fund. The Fund has significant discretion over the composition of its portfolio in terms of constituents and allocation; the holdings of the Fund may then deviate significantly from the constituents of the Benchmark.

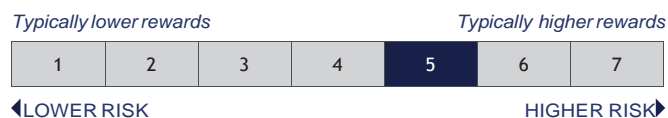
**Perdurance Asset Management Limited** manages the portfolio of this Fund.

All income in the Fund is reinvested.

Institutional investors can buy and sell shares of the Fund on a daily basis.

The **first investment** must amount to **at least** 250,000.00 Euros.

## RISK AND REWARD PROFILE



The risk and reward category is calculated using historical data which may not be a reliable indicator of the Fund's future risk profile.

As it is based on its historical behaviour, **it does not necessarily reflect future risk, nor reward.**

The Fund is in Category 5 because of the medium range and frequency of price movements (volatility) of the underlying investments referenced by the Fund. »

This classification is solely valid as of the date of this document; it can change in the future.

Investors investing in a fund in the category "1" above may sustain a loss. A fund in this category is not risk free at all times.

**The Fund does not provide investors with any guarantee** of performance nor of the value of investments in it. The latter may consequently go up, as well as down.

The indicator captures the impacts on the Fund of movements in financial markets and currencies, **under normal market conditions.**

**Risks materially relevant to the Fund which are not captured by the indicator:**

Counterparty risk: represents the risk of default of a market participant to fulfil its contractual obligations vis-à-vis the portfolio.

Currency risk: there is a risk of loss arising from exchange-rate fluctuations or exchange control regulations.

Liquidity risk: in case of low trading volume on financial markets, any buy or sell trade on these markets may lead to important market variations/fluctuations that may impact portfolio valuation.

Selection risk: the Investment Manager's judgment about the attractiveness, value and potential appreciation of a particular company's security could be incorrect.

More details on the risks investors may be exposed to when investing in this Fund are described in the "Risk Factors" section and the relevant Special Section of the Prospectus.



## CHARGES FOR THIS FUND

The charges paid/you paid are used to finance the costs of running the Fund, including the costs of distribution. These charges reduce the potential growth of investments.

ONE-OFF CHARGES TAKEN BEFORE OR AFTER YOU INVEST:	
Entry charge	2%
Exit charge	0.5%
This is the maximum that might be taken out of your money before it is invested (entry charge) and before the proceeds of your investment are paid out (exit charge).	
CHARGES TAKEN FROM THE FUND OVER A YEAR	
Ongoing charges	1.36%
CHARGES TAKEN FROM THE FUND UNDER SPECIFIC CONDITIONS	
Performance Fee	
The performance fee will be equal to a maximum of 20 % of the performance over the Benchmark. The performance fee is accrued even when the share class return is negative but less so than the Benchmark return.	
In the last financial year 0.00% of daily average value of the share class was charged as performance fee.	

The **entry** and **exit charges** shown are maximum figures. In some cases investors may pay less—more details can be obtained from investment advisers or distributors.

The **ongoing charges** figure is an estimate of expenses. This figure may vary from year to year. It excludes portfolio trade-related costs, except costs paid to the custodian and any entry/charge paid to an underlying collective investment scheme (if any).

A charge of up to 1% may be levied if shares in this share class are converted into shares of other Funds or classes, as further described in the Prospectus.

For more information about charges, please refer to the "Fees, Compensation and Expenses" section of the Prospectus, which is available at [www.fundsquare.net](http://www.fundsquare.net).

## PAST PERFORMANCE

There is insufficient data to provide as useful indication of past performance to investors.

Please be aware that past performance provides no indication of future returns.

The Fund was launched on 12 January 2018 and the share class was launched on 11 June 2021.

## PRACTICAL INFORMATION

The depositary bank of the Fund is BNP Paribas Securities Services, Luxembourg Branch.

This key investor information describes a Sub-Fund of ALMA CAPITAL INVESTMENT FUNDS SICAV, whose assets are segregated by law from the assets of the other Sub-Funds of the Fund. Investors can exchange their investment in shares of this Sub-Fund into shares of any other Sub-Fund on demand.

Investors can obtain information on the other available share classes at [www.fundsquare.net](http://www.fundsquare.net), from Alma Capital Investment Management, or in the "Shares" section of the Fund's Prospectus.

Investors can obtain the current Prospectus and latest semi-annual and annual accounts (all in English) of the entire Fund, free of charge, from Alma Capital Investment Management or at [www.fundsquare.net](http://www.fundsquare.net).

The tax legislation applicable to the Fund in the Grand-Duchy of Luxembourg may have an impact on the investor's personal tax situation.

The Management Company's remuneration policy is compliant with applicable laws and regulations and is freely available at the registered office of the Management Company, upon request of an investor.

Alma Capital Investment Management 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 Fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

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This key investor information is accurate as at 31-August-2021.