

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Product Name: HARVEST INVESTMENT FUND - Global Convertible - A

PRIIP Manufacturer: Bellatrix Asset Management S.A., 1724 Luxembourg, Luxembourg

ISIN: LU0442197868

Website: www.bellatrix.lu

Telephone: Call for more information +352 26 25 66 20

Competent Authority: Commission de Surveillance du Secteur Financier is responsible for supervising Bellatrix Asset Management S.A. in relation to this Key Information Document.

Date: 16. October 2024

Warning: You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type:
Fund type: Undertaking for collective investment in transferable securities (UCITS)
Legal form: Limited company with variable capital
Depository bank: VP Bank (Luxembourg) SA, 2540 Luxembourg, Luxembourg
Additional information about this product can be found on the website of Bellatrix Asset Management S.A., 1724 Luxembourg, Luxembourg, www.bellatrix.lu. The provision of the fund documents available there is required by law.

Term:
Due date: none
Unilateral termination by PRIIP manufacturer possible: yes
Automatic termination of the PRIIPS: no

Objectives: The objective of the Fund is to achieve long term capital growth. The Fund is mainly investing in convertible bonds or similar financial instruments issued by companies from around the world. In addition, the Fund may hold bank deposits as well as invest in other funds or money market instruments.

Intended retail investor: In the member state of origin, the product is intended for professional and private investors with a medium-term investment horizon, basic experience and who are able to bear a full financial loss. The product may be used for capital appreciation.

What are the risks and what could I get in return?

Risk Indicator:



← Lower risk Higher risk →

The risk indicator assumes you keep the product until 5 years.
The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because the fund are not able to pay you.
We have classified this product as 3 out of 7, which is a medium-low risk class. This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.
This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance-Scenarios:
The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.
What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.
The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance over the last 10 years. Markets could develop very differently in the future.
The stress scenario shows what you might get back in extreme market circumstances.
This type of unfavorable scenario occurred for an investment between 31.12.2021 - 30.12.2022 (if you exit after 1 year), 30.11.2021 - 30.09.2024 (if you exit after 5 years).
This type of moderate scenario occurred for an investment between 29.09.2017 - 28.09.2018 (if you exit after 1 year), 28.02.2015 - 28.02.2020 (if you exit after 5 years).
This type of favorable scenario occurred for an investment between 31.03.2020 - 31.03.2021 (if you exit after 1 year), 31.03.2016 - 31.03.2021 (if you exit after 5 years).

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| Recommended holding period: 5 years Example Investment: 10'000 EUR | | If you exit after 1 year | If you exit after 5 years |
|---|--|--------------------------|---------------------------|
| Worst case scenario | You could lose some or all of your investment | | |
| Stress scenario | What you might get back after costs | 6'570 EUR | 6'180 EUR |
| | Average return each year | -34.3 % p.a. | -9.2 % p.a. |
| Unfavourable scenario | What you might get back after costs | 8'080 EUR | 9'060 EUR |
| | Average return each year | -19.2 % p.a. | -2.0 % p.a. |
| Moderate scenario | What you might get back after costs | 10'370 EUR | 11'410 EUR |
| | Average return each year | 3.7 % p.a. | 2.7 % p.a. |
| Favourable scenario | What you might get back after costs | 12'390 EUR | 14'270 EUR |
| | Average return each year | 23.9 % p.a. | 7.4 % p.a. |

The calculations of previous performance scenarios can be found under www.vpfundsolutions.com.

What happens if Bellatrix Asset Management S.A. is unable to pay out?

Should the manufacturer, Bellatrix Asset Management S.A., or the depositary bank, default on their obligations, the product is not included in the insolvent estate, and may be transferred or liquidated in compliance with the legal requirements.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10'000 EUR Investment.

| | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs | 822 EUR | 2'597 EUR |
| Annual cost impact (*) | 8.2 % | 4.5 % |

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 6.1 % before costs and 1.7 % after costs.

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Composition of Costs

| One-off costs upon entry or exit | | If you exit after 1 year |
|---|--|--------------------------|
| Entry costs | The impact of the costs you pay when entering into your investment. The maximum costs are indicated, you could pay less. The distribution costs are included. | 500 EUR |
| Exit costs | The impact of the costs of exiting your investment when it matures. | 0 EUR |
| Ongoing costs taken each year | | |
| Management fees and other administrative or operating costs | The impact of the costs we annually deduct to manage your investment. | 254 EUR |
| Transaction costs | This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 16 EUR |
| Incidental costs taken under specific conditions | | |
| Performance fees and carried interest | A performance fee (max. 15.00%) may be charged. This is calculated on the amount by which the NAV exceeds the threshold price (high-water-mark plus hurdle-rate, if any). The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years. | 76 EUR |

How long should I hold it and can I take money out early?

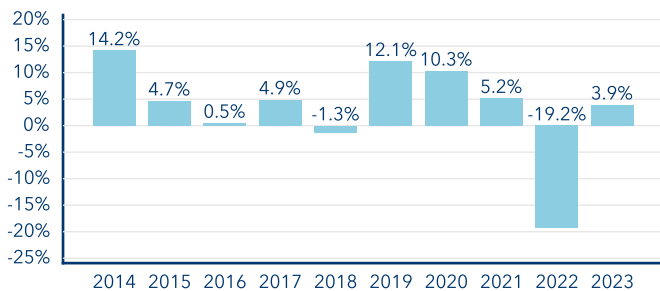
Recommended holding period: 5 years

Based on the risk/return profile, we recommend a holding period of at least 5 year(s) for this product. However, you can return the product to the manufacturer at the next NAV subject to the notice period specified in the fund documents. Early redemption may have a significant impact on the risk/return profile. In any case, there may be exit costs pursuant to the fund documents.

How can I complain?

To file a complaint about the product or about the conduct of the PRIIP manufacturer or the person advising on, or selling the product, please contact: Bellatrix Asset Management S.A., "Complaints Officer", 1724 Luxembourg, Luxembourg, www.bellatrix.lu, info@bellatrix.lu

Other relevant information



This chart shows the fund's performance as the percentage loss or gain per year over the last 10 years.

Past performance is not a reliable indicator of future performance. Markets could develop very differently in the future. It can help you to assess how the fund has been managed in the past

Performance is shown after deduction of ongoing charges. Any entry and exit charges are excluded from the calculation.

The share class shown has been launched on 3. August 2009.

The historical performance was calculated in EUR.