

## 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.

### RAM (LUX) SYSTEMATIC FUNDS - EUROPEAN MARKET NEUTRAL EQUITY, class B

LU0705071453

a sub-fund of RAM (LUX) SYSTEMATIC FUNDS

Management Company: Mediobanca Management Company S.A.

## Objectives and investment policy

### Objectives

To seek medium/long-term capital growth. Via the intermediary of hedging strategies, the sub-fund seeks to neutralise the risk exposure to European equities markets.

### Investment policy

The sub-fund invests a minimum of 75% in shares of companies established in a Member State of the European Union, the United Kingdom, Switzerland and Norway.

The sub-fund may invest up to 40% of its total exposure, directly or via derivatives, in equity volatility indices for hedging or opportunistic purposes.

Long exposure to equities markets may vary between 75% and 175%. Short exposure may vary between 0% and 175%. The manager may also use derivatives in order to hedge or optimise the portfolio's exposure.

The sub-fund may invest up to 10% of its net assets in units of UCITS or other UCIs.

Furthermore, the sub-fund may hold cash on an ancillary basis.

The portfolio is actively managed on a systematic basis without using a reference benchmark.

The currency of the share class is expressed in EUR.

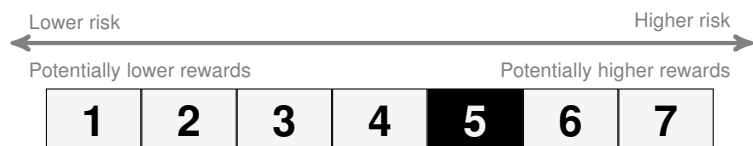
The investor has the right to redeem his shares on demand. The dealing in shares is carried out on each complete bank business day in Luxembourg. The attention of the investor is drawn to the fact that in exceptional circumstances, the possibility for the investor to request the redemption of his shares may be limited or suspended.

These shares are capitalisation shares. Income and capital gains are reinvested.

### Recommendation

This fund may not be appropriate for investors who plan to withdraw their money within 3 years.

## Risk and reward profile



- The lowest category does not mean a risk-free investment.
- Repayment of the initial investment is not guaranteed.

### Which materially relevant risks are not adequately captured by the synthetic indicator?

- Derivative financial instruments are used with a view to increasing the sub-fund's potential gain, but this generates a leverage risk in the sense that the sub-fund is more exposed to risks on equities markets than if it did not use these instruments.

### What does this synthetic indicator mean?

- The shares of class B are classified in category 5 because the value of the share may be subject to high variations and consequently the risk of loss and the opportunity of gain may be high.
- The risk category has been determined on the basis of historical data and may not be a reliable indication of the future risk profile. The risk and reward category shown does not necessarily remain unchanged and the categorisation of the fund may shift over time.

### How can I get more information about the risks of the sub-fund?

Additional information concerning the risks of investment in the sub-fund is indicated in the corresponding section of the prospectus of the fund which is available at the Management Company and on the website [www.ram-ai.com](http://www.ram-ai.com).

# Charges

One-off charges taken before or after you invest	
<b>Entry charge</b>	2.00%
<b>Exit charge</b>	0.00%
This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
<b>Ongoing charge</b>	2.64%
Charges taken from the fund under certain specific conditions	
<b>Performance fee</b>	20% per period of any return made by the sub-fund which is positive and whose net asset value is greater than the net asset value at which the last performance fee was charged

The charges paid by an investor are used to cover the running costs of the fund, including the costs of marketing and distribution of shares. These charges reduce the potential increase in value of an investment in this fund.

The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the fund. In some cases, the investor might pay less. The investor may contact his

financial adviser or intermediary to be informed on the actual entry and exit charges.

The conversion of part or all of the shares into shares of another sub-fund or another share class is free of charge.

The ongoing charges relate to the annual charges; they were calculated on 31.12.2023. The ongoing charges may vary from year to year.

The figure of the ongoing charges excludes:

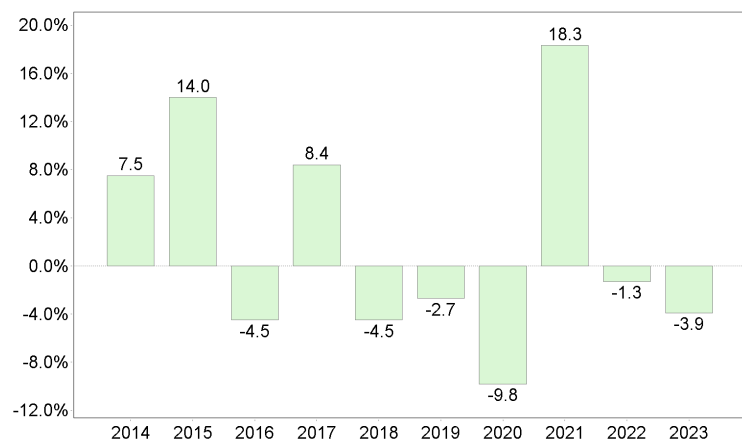
- Performance fee
- Securities transaction charges, except for the charges related to the purchase and the sale of target funds.

The performance fee calculated for the share class for the most recent business year amounted to 0.00%.

For further information concerning charges, please consult the heading "Expenses payable by the Company" of the fund's prospectus, which is available at the registered office of the Management Company and on [www.ram-ai.com](http://www.ram-ai.com).

Additional information concerning the performance fee is also available in the prospectus.

## Past performance



Past performance is not a reliable indicator of future performance.

All charges and fees, except for the entry and exit charges, were taken into account.

The past performance was calculated in EUR.

The sub-fund was created in 2011.

This share class was created in 2011.

## Practical information

### Depositary

Banque de Luxembourg

### Additional information and availability of the prices

Additional information about the fund, copies of its prospectus, its latest annual and semi-annual report and the latest prices of shares of RAM (LUX) SYSTEMATIC FUNDS may be obtained free of charge from the registered office of the Management Company or on [www.ram-ai.com](http://www.ram-ai.com).

The prospectus, the latest annual and semi-annual report of the fund are available in French. The Management Company may inform you about other languages in which these documents are available.

The details of the up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, are available on [www.ram-ai.com](http://www.ram-ai.com). A paper copy will be made available free of charge upon request.

### Liability

RAM (LUX) SYSTEMATIC FUNDS may be held liable only 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.

### Taxation

The fund is subject to Luxembourg tax legislation. The investor's fiscal residence might have an impact on his personal tax position.

### Specific information

The sub-fund RAM (LUX) SYSTEMATIC FUNDS - EUROPEAN MARKET NEUTRAL EQUITY may also issue other share classes.

Information about other share classes that may be marketed in your country is available at the Management Company.

This key investor information document provides information about a sub-fund of RAM (LUX) SYSTEMATIC FUNDS that may consist of several sub-funds. The prospectus and the annual and semi-annual reports are prepared for the entire fund.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

The investor has the right to convert his investment from shares in one sub-fund into shares of the same sub-fund or of another sub-fund. The investor can obtain information about how to subscribe, redeem and convert in the prospectus of the fund.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Mediobanca Management Company S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

This key investor information is accurate as at 30.06.2024.