

# EMERGING IMPACT BOND FUND

## INVESTING IN INCLUSIVE DEVELOPMENT

### INVESTMENT OBJECTIVE

The Fund seeks to provide a “money market plus” yield, targeting USD 3-month LIBOR + 1-3% annual net return for a volatility of 1-3% over an investment cycle, resulting from economic value creation at the base of the pyramid in emerging and frontier markets.

### INVESTMENT STRATEGY

The Fund will finance businesses and projects which target Low and Middle Income Households (LMIHs) as well as Micro- Small and Medium-Sized Enterprises (MSMEs) in emerging and frontier markets. Through these investments, its aims to foster inclusive development impact and thereby long-term value creation through sustainable principles (Environment, Social and Governance). By promoting the democratization of access to capital to MSMEs active in low income population segments, the Fund seeks to contribute to job creation and poverty alleviation and hence to a sustainable form of globalization.

Supporting the development of MSMEs in emerging and frontier markets has proven to be a useful and important tool for promoting sustainable development and boosting economic growth over the long term. At the same time it generates a stable return for investors which generally has low correlation to traditional financial markets.

### INVESTMENT UNIVERSE

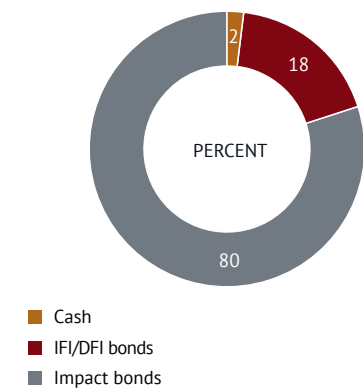
The Fund will primarily invest in impact bonds targeting financial intermediaries serving MSMEs as well as LMIHs in emerging and frontier economies. The Fund may also invest in other impact bonds to finance sustainable impact that address basic needs such as health, food and agriculture, education, housing and clean energy. Finally, the Fund also invests in more liquid bonds issued by International Financial Institutions (IFIs) or bilateral Development Finance Institutions (DFIs), all of which provide financing primarily in emerging and frontier markets and are subject to environmental, social and governance (ESG) guidelines.

Given the emerging nature of its target investment universe, the Fund will seek to be as flexible as possible in terms of eligible instruments, although initially bonds issued via the Symbiotics bond platform and bonds issued by IFIs / DFIs will make up the majority of the portfolio. The ultimate objective of the Fund will be to maximize its contribution to inclusive development impact in line with sustainable principles.

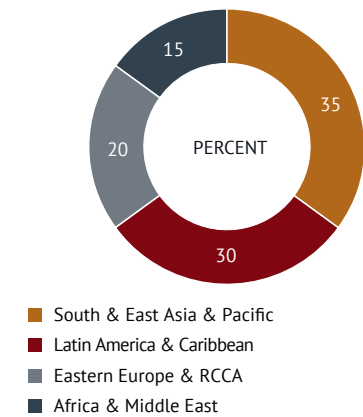
### TARGET AUDIENCE

The Fund is designed for qualified investors with a minimum investment amount of EUR 125,000 equivalent. The Fund targets both specialized and mainstream investors who seek to benefit from the growth potential of emerging and frontier markets and to contribute to the critical development of the MSME sector as the center of innovation and job creation in emerging economies.

### TARGET ASSET ALLOCATION



### TARGET REGIONAL ALLOCATION



# KEY INVESTOR INFORMATION

## DOMICILE

Luxembourg

## LEGAL STRUCTURE

Société d'investissement à capital variable Specialized Investment Fund (SICAV-SIF)

## INVESTMENT MANAGER

Symbiotics SA, Switzerland

## CUSTODIAN BANK

Caceis Bank, Luxembourg

## AUDITOR

KPMG, Luxembourg

## LEGAL COUNSEL

Elvinger, Hoss & Prussen, Luxembourg

## SUBSCRIPTIONS

Weekly, before 12:00 CET, on the last business day of the week

## ENTRY FEES

Third party distribution agents can charge up to 2% of the subscription amount.

## INVESTMENT HORIZON

Investors are expected to commit to a minimum investment period of 24 months, although monthly redemptions are allowed.

## REDEMPTION

Weekly, before 12:00 CET, with a notice period of 30 calendar days. If the redemption amount is more than 5% of total shares issued payment may be deferred by up to three months.

## EXIT FEES

Up to 2% < 1 year  
Up to 1% > 1 year and < 2 years  
0% > 2 years

## SHARE CLASS ISIN TK

A/C – USD	LU1254130054	28584952
B/C – USD	LU1254130138	28585024

## MINIMUM SUBSCRIPTION AMOUNT

Class A: EUR 125,000 in USD equivalent  
Class B: USD 5 million\*

## RETURNS / DIVIDENDS

Sub-Class C: Cumulated

## MANAGEMENT FEES

Class A: up to 0.60% of NAV p.a.  
Class B: up to 0.40% of NAV p.a.

## REFERENCE CURRENCY

USD

## INVESTOR RELATIONS

### Contact:

+41 (0)22 338 1540

### Further information:

Additional regular information is available through the Investment Manager website:

[symbioticsgroup.com](http://symbioticsgroup.com)

\* Minimum lowered to USD 2 million until October 2017.

## LEGAL DISCLAIMER

The fund is domiciled in Luxembourg and has not been approved for distribution to non qualified investors in or from Switzerland by the Swiss Financial Market Supervisory Authority (FINMA) pursuant to the Swiss Collective Investment Schemes Act of 23 June 2006 (the "CISA") and its implementing regulations. Accordingly, the fund offered hereby may only be offered and this document may only be distributed in or from Switzerland to qualified investors (as such term is defined in the CISA and its implementing regulations). This document and any other materials relating to the fund may only be used by those qualified investors to whom it has been handed out in connection with the offer described herein. It may not be copied, used by, distributed or made available to any other person. Past performance should not be taken as an indication or guarantee of future performance and no representation or warranty, expressed or implied, is made by Symbiotics SA regarding future performance. The performance data do not take account of the commissions and costs incurred on the issue and redemption of units. CACEIS (Switzerland) SA, whose registered office is at Route de Signy 35, 1260 Nyon, Switzerland acts as the Swiss Representative Agent (the "Representative") of the fund. CACEIS Bank Luxembourg, Luxembourg, succursale de Nyon whose registered office is at 35, Route de Signy, CH-1260 Nyon acts as the Swiss Paying Agent of the fund. Only the latest version of the fund's prospectus, regulations and annual reports may be relied upon as fund the basis for investment decisions. These documents are available free of charges at the Representative's offices. The place of jurisdiction of the Representative is Switzerland. Symbiotics SA, Rue de la Synagogue 31, 1204 Geneva, Switzerland; Phone: +41 (0)22 338 15 40; [symbioticsgroup.com](http://symbioticsgroup.com); [info@symbioticsgroup.com](mailto:info@symbioticsgroup.com)