

# EMERGING SUSTAINABLE FUNDS

## SYMBIOTICS SICAV - SIF

### YOUR MULTI-STRATEGY GATEWAY TO IMPACT INVESTING

#### INVESTMENT STRATEGY

The objective of the fund is to foster sustainable socio-economic development for low income populations in emerging economies, while providing the investor with a “money market plus” yield, targeting in absolute terms 3-5% annual net return in USD, with a view to outperforming the SMX-MIV Debt Index (USD), which has produced about 3.6% per annum for less than 1.0% volatility over the past decade.

The fund takes a multi-strategy approach, adequately diversifying risk and maximizing impact, spreading the assets over an array of geographies, business models and market segments. It will invest in 5-10 funds and vehicles, mostly short to mid-term fixed income products, primarily advised, managed or serviced by Symbiotics.

The fund nevertheless allows itself to place portions of its assets in equity or longer term debt instruments, as well as through direct investments and traditional bond and stock securities, in order to optimize return and liquidity management considerations. Ultimately, the fund wishes to contribute to the growth of the impact investing space by becoming a pioneer reference product with a strong demonstrative effect.

#### INVESTMENT UNIVERSE

The fund indirectly targets financial intermediaries serving micro-, small and medium enterprises (“MSMEs”) and low and middle income households in emerging and frontier markets, with a view to foster job creation and access to goods of first necessity such as food, homes and energy in a sustainable and inclusive manner.

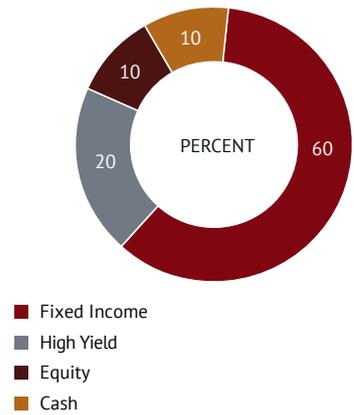
The fund’s investment universe is composed of over 750 MSME financial institutions, a quarter of which are regulated banks, and over 250 MSME specialized funds, accessible and suitable for foreign investors. The total foreign direct investment market size is estimated today at about USD 25 billion, having grown by more than 25% per annum on average in the past decade and expected to continue to grow rapidly in the years to come.

#### TARGET AUDIENCE

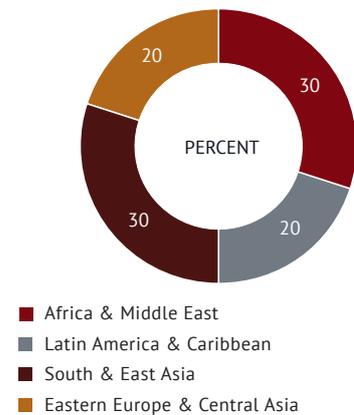
The fund is designed for qualified investors with a minimum investment amount of EUR 125,000 equivalent.

The fund targets both specialized and mainstream investors seeking to benefit from the growth of emerging and frontier markets through sustainable and inclusive investments. It primarily targets institutional investors (pension funds, insurance companies, banks and corporations), as well as qualified private investors, either directly or through family offices, foundations and private wealth managers.

#### 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

Monthly, before 12:00 CET, on the 15th of the month (if working day).

## ENTRY FEES

Third party distribution agents can charge up to 2%.

## COMMITMENT PERIOD

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

## REDEMPTION

Monthly, with a notice period of 30 calendar days. Maximum redemption amount of 10% of total shares issued, on a Valuation Day.

## EXIT FEES

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

## SHARE CLASS ISIN TK

A/C - USD	LU0797450904	18856109
A/D - USD	LU0856518971	19999288
B/D - USD	LU0797452868	18856141
A/C - CHF	LU0842549916	19722628
B/C - CHF	LU0842550765	19722635
A/C - EUR	LU0890614745	20653487

## MINIMUM SUBSCRIPTION AMOUNT

EUR 125,000 or the equivalent amount in other investment currencies.

## RETURNS / DIVIDENDS

Class C: Cumulated  
Class D: Distributed

## MANAGEMENT FEES

Class A: 0.5% of NAV p.a.  
Class B: 1.0% of NAV p.a.

## REFERENCE CURRENCY

USD - although a portion of the portfolio may be denominated in non-USD currencies.

## INVESTOR RELATIONS

### Contact:

+41 (0)22 338 1540

### Further information

Additional regular information is available through the Investment Manager website:

[symbioticsgroup.com](https://www.symbioticsgroup.com)

## 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](https://www.symbioticsgroup.com); [info@symbioticsgroup.com](mailto:info@symbioticsgroup.com)