

**PRODUCT**

|                                   |  |
|-----------------------------------|--|
| <b>Name of the Fund/Sub-Fund:</b> | <b>FINLABO INVESTMENTS SICAV – DYNAMIC EQUITY - Class P EUR</b>  |
| <b>ISIN:</b>                      | LU0507282779 Intended exclusively for trading on the ATFund system of Borsa Italiana S.p.A   |
| <b>Ideator:</b>                   | FINLABO SIM <a href="http://www.finlabo.com">www.finlabo.com</a>   |
| <b>Management Company:</b>        | AcomeA SGR S.p.A / <a href="http://www.acomea.it">www.acomea.it</a>  |
| <b>Competent Authority:</b>       | the Fund is authorized in Luxembourg under the authority of the Commission de Surveillance du Secteur Financier (CSSF).  |
| <b>Contacts:</b>                  | 2 rue d'Alsace, L-1122 Luxembourg, Grand Duchy of Luxembourg, R.C.S. Luxembourg B 152.579<br><a href="mailto:info@finlabosicav.com">info@finlabosicav.com</a> - <a href="http://www.finlabosicav.com">www.finlabosicav.com</a><br>This document is issued on 30 <sup>st</sup> April 2024 |

**WHAT IS THIS PRODUCT?**

**Type:** It's a sub-fund of Finlabo Investments Sicav (hereinafter the Fund) under Luxembourg law falling within the scope of application of Directive 2009/65/EC. The sub-fund is governed by the Prospectus authorized in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier (hereinafter CSSF). AcomeA SGR S.p.A. was appointed to manage the risk of the sub-fund and Finlabo SIM S.p.A. was delegated to manage the sub-fund's portfolio. The sub-fund is classified as a long short equity on European markets.

**Term:** The sub-fund has no maturity date. The Board of Directors of the Fund may unilaterally liquidate the product under certain circumstances.

**Objectives:** The objective of this sub-fund is to provide an absolute return over time by investing mainly in equities with a geographical focus on Europe, with no specific constraints in terms of size or sector allocation. The sub-fund has a medium-long term time horizon of 3-5 years and a medium-low level of risk. The Sub-Fund is actively managed, which means that the investment manager has, subject to the stated investment objectives and policy, discretion over its portfolio, without any reference or constraint to any benchmark.

**Investment strategy:** We make investment decisions based on a numerical analysis of key company data, earnings estimates and price movements. This analysis allows us to control risks and identify promising investment opportunities. We aim to protect the value of your investment against the risk of adverse stock market movements by using financial contracts traded on the markets. The Sub-Fund may use financial derivative instruments for hedging or other purposes.

The sub-fund promotes environmental and social characteristics under Article 8 of the SFDR using negative and relative screening to identify such companies and/or issuers with best practices and standards in terms of ESG characteristics for inclusion in the sub-fund's portfolio. For more details, please consult the prospectus.

**Redemption:** Partial or total redemption of the units held can be requested on any Luxembourg Bank Business Day.

**Distribution:** The Sub-Fund is of the capitalization type. The dividends are therefore not distributed to the unitholders, but remain included in the assets of the Subfund.

**Depositary:** Banque De Luxembourg S.A., 14, Boulevard Royal, L – 2449 Luxembourg, Grand Duchy of Luxembourg, [www.banquedeluxembourg.com](http://www.banquedeluxembourg.com).

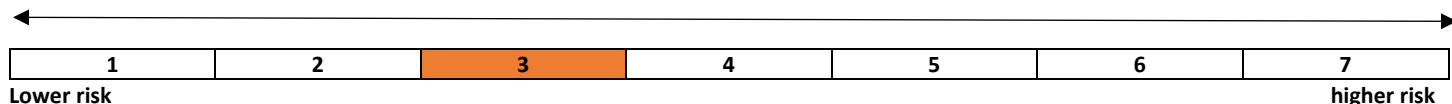
**Intended retail investor:** The Product is intended for investors: (i) with knowledge and/or experience in this type of product (ii) who are willing to assume a medium level of risk of loss of initial capital (iii) with a time horizon of 3-5 years (iv) with objectives compatible with those of the Sub-Fund. The minimum investment for Class P is 10,000.00 EUR.

**Insurance benefits:** the sub-fund doesn't offer any insurance benefit

**Practical info:** Further information on the Sub-Fund, a copy of the Prospectus, the latest annual and semi-annual reports and the value of the unit are available free of charge at the registered office of the Management Company or on the website [www.finlabosicav.com](http://www.finlabosicav.com)

**WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?**

**Risk Indicator:**



The risk indicator assumes you keep the product for 3-5 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

The risk indicator is a guideline of the level of risk of this product compared to other products. It expresses the probability that the product will suffer monetary losses due to market movements or due to the sub-fund's inability to pay you what is owed. We have classified this product at level 3 out of 7, which corresponds to the "medium-low" risk class. This means that the potential losses from the future performance of the product are rated medium-low and that bad market conditions are unlikely to affect your ability to receive a positive return on your investment.

If the Product is denominated in a currency other than the official currency of the Member State where the Product is marketed, the yield, if expressed in the official currency of the Member State where the Product is marketed, may fluctuate based on currency fluctuations.

Other substantially material risks include: exchange rate risk; risk structure of investments; credit risk; operational risk and sustainability risk.

*For further information on the risks related to the Sub-Fund, please refer to the Prospectus.*

This product does not include any protection against future market performance; therefore, you could lose all or part of your investment.

## PERFORMANCE SCENARIOS

What you will get from this product depends on the 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 of the product 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.

| <b>RECOMMENDED HOLDING PERIOD: 3-5 YEARS</b> |   |                                 |   |
|--|---|---------------------------------|---|
| <b>Investment: 10.000 Euro</b>               |   |                                 |   |
| <b>SCENARI</b>                               |   | <b>If you exit after 1 year</b> | <b>If you exit after 5 years the recommended holding period</b> |
| <b>Minimo</b>                                | <b>there is no minimum guaranteed. you could lose some or all of your investment.</b> |                                 |   |
| <b>Stress</b>                                | <b>What you might get back after the costs</b>  | <b>€ 7.490</b>                  | <b>€ 6.610</b>  |
|  | Average return each year  | -25,12%                         | -7,94%  |
| <b>Unfavourable</b>                          | <b>What you might get back after the costs</b>  | <b>€ 8.370</b>                  | <b>€ 8.120</b>  |
|  | Average return each year  | -16,28%                         | -4,07%  |
| <b>Moderate</b>                              | <b>What you might get back after the costs</b>  | <b>€ 9.470</b>                  | <b>€ 9.070</b>  |
|  | Average return each year  | -5,32%                          | -1,93%  |
| <b>Favourable</b>                            | <b>What you might get back after the costs</b>  | <b>€ 11.420</b>                 | <b>€ 10.150</b>   |
|  | Average return each year  | 14,16%                          | 0,30%   |

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.

The stress scenario indicates how much you could get back in extreme market circumstances.

### WHAT HAPPENS IF FINLABO INVESTMENTS SICAV IS UNABLE TO PAY OUT?

The assets of the sub-fund are held separately by the assets of the other sub-funds of the Sicav and from that of each investor. For the obligations contracted on behalf of the sub-fund, the Sicav is liable exclusively with the assets of the sub-fund itself. Actions by creditors of the other sub-funds of the SICAV or in the interest of the same, nor by creditors of the custodian or sub-custodian or in the interest of the same, are not permitted on these assets. The actions of the creditors of the investors are admitted only on the shares of the same. Under no circumstances may the Sicav use the assets pertaining to the sub-fund in its own interest or in the interests of third parties. The Fund does not guarantee the achievement of the sub-fund's objective or the return of the invested capital. If the fund is unable to pay you what is owed, you could lose your entire investment. A potential loss is not covered by an investor compensation or protection scheme.

### 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 the costs and how they affect your investment.

#### Tab 1- 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 performs. 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 that the product performs as shown in the moderate scenario.

- investment of 10.000€

| <b>Investment 10.000 Euro</b> | <b>In caso di disinvestimento dopo 1 anno</b> | <b>In caso di disinvestimento dopo il periodo di detenzione raccomandato</b> |
|-------------------------------|---|--|
| <b>Total Costs</b>            | <b>€ 773</b>                                  | <b>€ 2.013</b>   |
| <b>Annual Cost Impact*</b>    | <b>7,7%</b>                                   | <b>3,6%</b>  |

(\* ) This illustrates how cost reduces your return each year over the holding period.

**Tab2 – Composition Of Costs:**

| <b>One-Off Costs upon entry or exit</b>                            |  | <b>If you exit after 1 year</b> |
|--|--|---------------------------------|
| <b>Entry Costs</b>   | 3%   | € 300                           |
| <b>Exit Costs</b>  | 2%   | Up a € 202                      |
| <b>Ongoing Charges (each year)</b>                                 |  | <b>If you exit after 1 year</b> |
| <b>Management fees and other administrative or operating costs</b> | 2.52% Of the value of your investment per year. This is an estimate based on actual costs over the last year   | € 252                           |
| <b>Transaction costs</b>   | 0,20% Of the value of your investment per year. 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 | € 20                            |
| <b>Incidental costs taken under specific conditions</b>            |  | <b>If you exit after 1 year</b> |
| <b>Performance fees</b>  | 0% There is no charged performance fee for this product in the period  | € 0                             |

**HOW LONG SHOULD I HOLD IT? CAN I TAKE MONEY OUT EARLY?**

**RECOMMENDED HOLDING PERIOD: 3-5 YEARS**

Shareholders in the sub-Fund may, on any Bank Business Day, request to FINLABO SICAV to redeem all or part of their shares. The request must be submitted to FINLABO SICAV directly or through the distributor. The redemption value is determined based on the unit value of the shares on the day the request is received before 12:00 p.m. by the FINLABO SICAV. FINLABO SICAV, through the Depository, will pay the amount within the next three Bank Business Days from the date of receipt, except in cases where the right of redemption is suspended. For further information on the methods and terms of redemption, please refer to the Prospectus available on the website [www.finlabosicav.com](http://www.finlabosicav.com).

**HOW CAN I COMPLAIN?**

Pursuant to current legislative and regulatory provisions, the Management Company, AcomeA SGR, has defined suitable procedures to ensure that complaints received are dealt with promptly to the investors of the Sicav, at the latest within 60 days of receipt. In the event of no response or if in any case dissatisfied with the outcome of the complaint, the retail investor may file an appeal with the Arbitro per le Controversie Finanziarie, the out-of-court settlement system set up by Consob with Resolution no. 19602 of 4 May 2016. Further information on the functions of the Arbitro per le Controversie Finanziarie and the link to the website can be found on the website [www.acomea.it](http://www.acomea.it).

Complaints must be sent in writing, by registered letter with return receipt, Certified Electronic Mail or by fax to: AcomeA SGR S.p.A., for the attention of the Compliance and AML Office, Largo Donegani, 2 – 20121 MILAN, fax no. 02/97685996; PEC to the address [acomea@pec.acomea.it](mailto:acomea@pec.acomea.it).

Complaints can reach AcomeA SGR also through the distributors of the sub-fund.

**OTHER RELEVANT INFORMATION**

Investors are recommended to read the Prospectus to obtain more detailed information, in particular, on the characteristics of the sub-fund as well as on the costs and risks associated with it. These documents are available at the SGR and on the website [www.finlabosicav.com](http://www.finlabosicav.com). Furthermore, it is possible to obtain a copy by requesting it at the contact number indicated in this document. However, they will be provided to the investor in advance of the subscription.

Further information on past performance can be found in the link/document below: [www.finlabosicav.com](http://www.finlabosicav.com).

Past performance data is available for 5 years. Previous performance scenarios, updated monthly, are available at: [www.finlabosicav.com](http://www.finlabosicav.com).

The updated version of this document is available on the website [www.finlabosicav.com](http://www.finlabosicav.com).