

## 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

|                           |   |
|---------------------------|---|
| <b>Name</b>               | <b>Harmonia Funds AGmvK - Primigenia Prudent - R (EUR)</b>  |
| ISIN                      | LI0036627169  |
| <b>PRIIP Manufacturer</b> | <b>Ahead Wealth Solutions AG, Austrasse 15, 9490 Vaduz, Liechtenstein</b>   |
| Website                   | www.ahead.li  |
| Call for more information | +423 239 85 00  |
| Competent Authority       | The Finanzmarktaufsicht Liechtenstein (FMA) is responsible for supervising Ahead Wealth Solutions AG in relation to this Key Information Document |
| Date                      | 19 April 2024   |
| <b>Warning</b>            | <b>You are about to purchase a product that is not simple and may be difficult to understand.</b>   |

## What is this product?

### Type

UCITS under Liechtenstein law in the legal form of an investment company

### Objectives

The investment objective is to outperform the benchmark (3-month EURIBOR). To achieve that objective the fund will invest its assets globally and in a diversified manner across a number of different investment instruments. These investments may be made worldwide in all freely convertible currencies and economic sectors. Fund investments will principally take the form of indirect investments in units of other UCITS (underlying funds). The fund may use derivative financial instruments for investment and hedging purposes. The Fund Manager is responsible for selecting the individual securities. The income generated by the fund will not be distributed, but will instead be reinvested in the fund (accumulated).

### Intended retail investor

The product is intended for private investors in the home Member State as well as professional investors with a long-term investment horizon and average experience who can bear a full financial loss. The product can be used for capital growth.

### Term

|   |      |
|---|------|
| Due date  | none |
| Unilateral termination by PRIIP manufacturer possible | yes  |
| Automatic termination of the PRIIPS                   | no   |

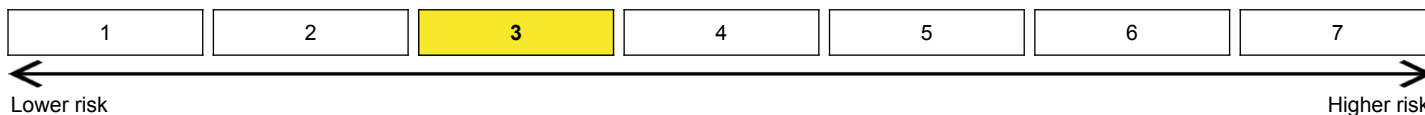
### Depository

LGT Bank AG

Additional informational documents for this product can be found on the PRIIP manufacturer's website: Ahead Wealth Solutions AG, Austrasse 15, 9490 Vaduz, Liechtenstein, www.ahead.li.

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

### Risk Indicator:



The risk indicator assumes you keep the product until 7 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

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 we 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 very unlikely to impact our capacity to pay you.

**Be aware of currency risk. You will receive payments in EUR, the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Other risks: Risks associated with underlying funds, market and issuer risks, default risks, operational risks and custody risks, risks posed by the use of derivatives

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/and includes the costs of 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 of the product over the last 12 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 unfavourable scenario resulted in an investment between 15.10.2021 - 21.10.2022 (If you exit after 1 year), 14.03.2013 - 20.03.2020 (If you exit after 7 years).

This type of moderate scenario resulted in an installation between 10.08.2018 - 16.08.2019 (If you exit after 1 year), 24.02.2017 - 01.03.2024 (If you exit after 7 years).

This type of favourable scenario resulted in an investment between 20.03.2020 - 26.03.2021 (If you exit after 1 year), 14.06.2012 - 14.06.2019 (If you exit after 7 years).

| Recommended holding period: 7 years<br>Example Investment: EUR 10'000 |   | If you exit after 1 year | If you exit after 7 years |
|---|---|--------------------------|---------------------------|
| <b>Minimum</b>  | <b>You could lose some or all of your investment.</b> |                          |                           |
| <b>Stress scenario</b>  | <b>What you might get back after costs</b>            | EUR 5'180.00             | EUR 4'200.00              |
|   | Average return each year                              | -48.20 %                 | -11.66 %                  |
| <b>Unfavourable scenario</b>  | <b>What you might get back after costs</b>            | EUR 8'820.00             | EUR 9'350.00              |
|   | Average return each year                              | -11.80 %                 | -0.96 %                   |
| <b>Moderate scenario</b>  | <b>What you might get back after costs</b>            | EUR 10'120.00            | EUR 10'610.00             |
|   | Average return each year                              | 1.20 %                   | 0.85 %                    |
| <b>Favourable scenario</b>  | <b>What you might get back after costs</b>            | EUR 11'860.00            | EUR 11'290.00             |
|   | Average return each year                              | 18.60 %                  | 1.75 %                    |

## What happens if Ahead Wealth Solutions AG is unable to pay out?

In the event of bankruptcy of the Ahead Wealth Solutions AG or the LGT Bank AG the product does not fall within any bankruptcy estate and may be transferred or dissolved with the consent of the competent supervisory authority.

## 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.
- EUR 10'000 are created.

|                        | If you exit after 1 year | If you exit after 7 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | EUR 533.40               | EUR 2'196.28              |
| Annual cost impact (*) | 5.33 %                   | 2.81 %                    |

(\*) 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 3.24 % before costs and 0.42 % after costs.

## Composition of Costs

| One-off costs upon entry or exit                            |  | If you exit after 1 year |
|---|--|--------------------------|
| Entry costs   | 3.00 % - Effect of the costs you have to pay when you make your investment. The maximum costs are indicated. The cost of distributing your product is included. In addition, third-party charges and fees may apply. | EUR 300.00               |
| Exit costs  | 0.00 % - Effect of the costs incurred when you sell your investment. The maximum costs are indicated. In addition, third-party charges and fees may apply.   | EUR 0.00                 |
| Ongoing costs taken each year                               |  |                          |
| Management fees and other administrative or operating costs | 2.37 % - Impact of the costs we charge you annually for investment management.   | EUR 237.00               |
| Transaction costs   | 0.02 % - The impact of the costs we incur to buy and sell underlying assets for the buying and selling underlying assets.  | EUR 1.64                 |
| Incidental costs taken under specific conditions            |  |                          |
| Performance fees  | There is no performance fee for this product.  | EUR 0.00                 |

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

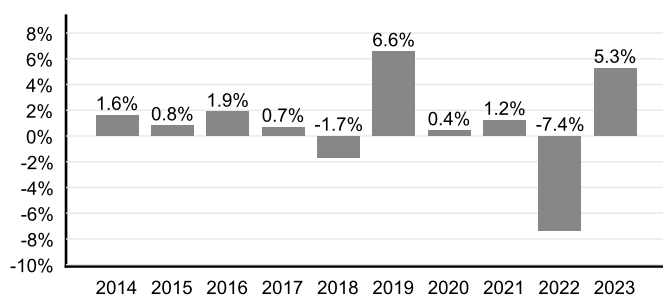
### Recommended holding period: 7 years

This product has no minimum holding period, but has been created for a long term investment. You should therefore be prepared to stay invested with your investment for at least 7 years. However, you can return your investment on any banking day in Liechtenstein. Normally, investors may request the redemption of units on a weekly basis. However, in extraordinary circumstances the Management Company may suspend unit redemptions if this is deemed to be in the best interests of the investors.

## How can I complain?

To file a complaint about the product, the conduct of the PRIIP manufacturer or the person advising on or selling the product, please contact: Ahead Wealth Solutions AG, «Beschwerdebeauftragter», Austrasse 15, 9490 Vaduz, Liechtenstein, [beschwerde@ahead.li](mailto:beschwerde@ahead.li), [www.ahead.li](http://www.ahead.li).

## 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 presented was 12 June 2008 issued.

The historical performance has been calculated in EUR.

The monthly calculations of previous performance scenarios can be found under [https://documents.anevis-solutions.com/ahead/LI0036627169\\_scenario\\_export.csv](https://documents.anevis-solutions.com/ahead/LI0036627169_scenario_export.csv).

### Informationen for qualified investors in Switzerland

The constituent documents, the Key Information Document (PRIIP-KID) as well as the annual and semi-annual reports, the current unit prices and further information on the fund, are available free of charge on the website of Ahead Wealth Solutions AG ([www.ahead.li](http://www.ahead.li)), on the homepage of LAFV Liechtenstein Investment Fund Association ([www.lafv.li](http://www.lafv.li)) and directly from the representative and paying agent. The representative in Switzerland is 1741 Fund Solutions AG, Burggraben 16, 9000 St.Gallen. The paying agent in Switzerland is Telco Bank AG, Bahnhofstrasse 4, 6430 Schwyz.