



Luctor Investment Fund – Growth (LIFG)

(PREVIOUSLY NAMED ALTERNATIVE INVESTMENTS)

Key Investor Information Document

The Fund is addressed to all investors – Retail, Professional and Well-informed

THE CONTENTS OF THE KEY INVESTOR INFORMATION DOCUMENT SHOULD NOT BE CONSIDERED AS INVESTMENT, LEGAL OR TAX ADVICE. IN MAKING INVESTMENT DECISIONS THE ADDRESSEES MUST RELY ON THEIR OWN EXAMINATION OF THE FUND AND THE TERMS OF THE OFFERING, INCLUDING THE MERITS AND RISK INVOLVED.

THE CYPRUS SECURITIES AND EXCHANGE COMMISSION HAS APPROVED THE CONTENT OF THIS KEY INVESTOR INFORMATION DOCUMENT ONLY AS REGARDS TO MEETING THE INFORMATION REQUIREMENTS TOWARDS THE INVESTORS AS DEFINED IN THE ALTERNATIVE INVESTMENT FUNDS LAW. THE APPROVAL OF THIS PROSPECTUS DOES NOT IMPLY RECOMMENDATION TO INVESTORS FOR INVESTMENT IN THE FUND. BEFORE MAKING A DECISION FOR INVESTING, INVESTORS ARE ENCOURAGED TO SEEK ADVICE FROM THEIR FINANCIAL ADVISOR AND/OR ANY OTHER PROFESSIONAL ADVISOR THEY MAY WISH.

This Luctor Investment Fund is an alternative investment fund (AIF) and is established in the Republic of Cyprus pursuant to the decision taken by the Cyprus Securities and Exchange Commission (CySEC) on 05/10/2015.



Key Investor Information

This document provides you with key investor information about the Luctor Investment Fund – Growth (LIFG) (hereinafter “the Fund” or “LIFG”). It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in the fund. You are advised to read it so you can make an informed decision about whether to invest. This is a sub-fund of Luctor Investment Fund. The Fund is managed by Emergo Wealth Ltd.

Luctor Investment Fund – Growth (LIFD)

Management Company: Luctor Investments

Objectives and Investment Policy

Investment objective - The investment objective of the sub-fund is to provide long-term capital growth over a long-term investment horizon, through investing in a multi asset class diversified portfolio of high quality cash, fixed income, equities and alternative investments.

Investment policy - This sub-Fund aims to provide a well-diversified multi-asset class portfolio with a medium to high risk exposure (as measured by the standard deviation of returns). This sub-Fund will invest in publicly listed securities, fixed term deposits, Mutual Funds and Exchange Traded Funds (ETFs), regardless the sector or size. The Fund seeks to achieve its investment objective through investing in a globally diversified portfolio of cash, fixed income, equities and alternative investments, evaluating the risk-return characteristics of these asset classes considering current valuations, expected returns and major long-term themes driving investment markets.

Eligible financial instruments - The Fund will be focused investing globally (USA, Europe, Asia) in cash, fixed income, publicly listed securities, Mutual Funds and ETFs.

Redemption of units - The investor may redeem units on demand, subject to the Rules of the Fund.

Benchmark - The Fund's benchmark is a composite index made up of the following indexes:

- MSCI World Index Euro Hedged
- Bloomberg Barclays Global Aggregate Bond Index Euro Hedged
- Goldman Sachs Commodities Index
- NAREIT Global RE index
- Gold spot price

The above indexes represent the majority of the investment universe of the manager. The composition of the benchmark is based on the strategic asset allocation of the Fund.

Risk and Reward Profile

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- The Fund does not have guaranteed returns, and previous performance is not a guarantee of future returns.
- The risk category shown is not guaranteed and may shift over time.
- The lowest category does not entail risk-free investment.

Below is an outline of other risks substantially associated with the Fund that are not adequately reflected in the risk rating:

Credit risk: the risk that the companies in whose securities the Fund is invested might fall into financial difficulties and might no longer be willing or able to honour their commitments towards their debt-holders).

Counterparty risk: the risk of a counterparty's bankruptcy leading it to default on payment.

Liquidity risk: this risk derives from the degree of liquidity of the markets in which the securities making up the portfolio are traded.

Operational risk: The risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

Inflation risk: This risk is associated with a reduction in the Fund's performance at fixed prices because of a rise in the general consumer price index.

Interest rate risk: The risk that the value of the Fund's investments might decrease if interest rates increase.

Risks of Leverage: The Fund may borrow funds and employ financial instruments and techniques with an embedded leverage effect. The borrowing of funds and use of leverage by the Fund will magnify increases or decreases in the Fund's Net Asset Value. No assurance may be given that secured or unsecured debt financing will be available on terms that the Manager considers acceptable, nor that the use of leveraged financial instruments and techniques will not generate losses in excess of the amount invested or committed.

Charges

One-off charges

Entry charge	0%
Exit charge	0%

This is the maximum that might be taken out of your money (before the proceeds of your investment are paid out).

Charges taken from the fund over the year

Safekeeping, asset management and administration fees	1% of AUM
Depository fees	0.1% of AUM

Charges taken under certain conditions

Performance fee	0% (no performance fee will be charged)
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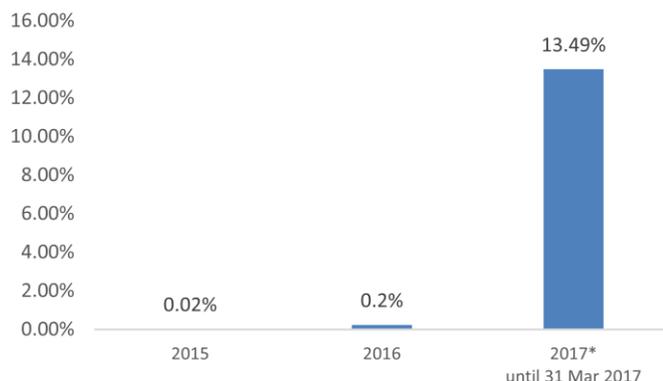
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

The entry and exit fees are the maximum amount that can be deducted from your capital. In some cases, you may actually pay less. Current fees have been estimated based on the expected overall cost for the Fund and could vary from year to year.

The ongoing charges figure excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in other collective investment undertaking

Past Performance



The performance stated on the left was achieved under circumstances no longer applicable

Practical Information

- The Fund's Depository is Hellenic Bank Public Company Ltd.
- More information about this Investment Compartment of the Fund, including the Prospectus and the Rules of the Fund, the latest unit prices, are available from Emergo Wealth Ltd.
- Cyprus' tax laws could affect the investor's personal tax status. Please contact your financial advisor for more information.
- Emergo Wealth Ltd can only be held liable for representations made in this document that are misleading, inaccurate or inconsistent with the relevant sections of the Fund's Prospectus.
- The Luctor Investment Fund is an umbrella Alternative Investment Fund that includes several sub-funds, including:
 - Luctor Investment Fund – Conservative
 - Luctor Investment Fund - Balanced
 - Luctor Investment Fund – Dynamic
 - Luctor Investment Fund – Curis Investments
- This key investor information document describes the LIFGalte
- but the prospectus and periodic reports are prepared for the entire Luctor Investment Fund. The transfer of units between the sub-funds is not permitted. The assets and liabilities of each fund are segregated and your investment in the fund should not be available to pay the liabilities of any other fund.

This fund is authorised in Cyprus and regulated by the Cyprus Securities and Exchange Commission.

Emergo Wealth Ltd is registered with the Cyprus Securities and Exchange Commission under the provisions of the applicable legislation (LAW 144(I) of 2007), License number: 232/14). This key investor information is accurate as at 01/2016.

