



Luctor Investment Fund – Savings (LIFS)

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 – Savings (LIFS) (hereinafter “the Fund” or “LIFS”). 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. Luctor Investment Fund - Savings (LIFS), a sub-fund of Luctor Investment Fund. The Fund is managed by Emergo Wealth Ltd.

Luctor Investment Fund – Savings (LIFS)

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 diversified portfolio of cash and cash equivalents. Cash equivalent is defined as an investment in a fixed term deposit or a fixed income investment whose maturity is less than 12 months, and other funds who invest in such investments.

Investment policy - The Fund seeks to achieve its investment objective through investing in a portfolio of cash and cash equivalents. The fund manager can invest in any country / region deemed appropriate, given that the investments satisfy the constraints and definition of the eligible instruments. The manager implements the policy through the use of bank deposits, fixed income securities, Exchange Traded Funds (ETFs) and mutual funds, selected through a rigorous evaluation and rebalancing process.

Eligible Financial instruments - The Fund will be focused on investing mainly in bank deposits and other fixed income-based investments.

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

Benchmark - The Fund's benchmark is 3-month Euribor.

Portfolio transaction costs - The portfolio transaction costs would reduce the performance of this fund's investment strategy and as such are a material component of its performance. Portfolio transaction, custody and depository costs are paid by the Fund and are additional to charges set out in the Charges section.

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.

The higher the risk, the longer the investment horizon recommended.

Key Risks

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

Credit risk: 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: Risk of a counterparty's bankruptcy leading it to default on payment.

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

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

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

Interest rate risk: 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).

Ongoing charges

Management fees (Institutional)	0.2% of AUM
Management fees (Retail)	0.3% 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. Current fees have been estimated based on the expected overall cost for the Fund and could vary from year to year.

The entry and exit fees are the maximum amount that can be deducted from your capital. In some cases, you may actually pay less.

The Fund is new and 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



- Past performance is based on back-testing
- Returns are net of management fees
- All figures have been computed in Euro
- Past performance is no guidance to future performance
- The Luctor Investment Fund was launched in 2015

Practical Information

- The Fund's Depository is Hellenic Bank Public Company Ltd.
- More information, including the Prospectus, 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 the Luctor Investment Fund - Savings (LIFS). This key investor information document describes the LIFS 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 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)

