

## KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

### **FCS FLEX ABLE GROWTH PLUS FUND CLASS B, a sub-fund of FCS FUND SERVICES SICAV (ISIN: LU1720052098)**

The Investment Manager is FCS Asset Management Ltd.

#### **Objectives and Investment Policy**

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| <ul style="list-style-type: none"> <li>• The Fund is a global asset allocation fund which may invest up to 100% in equity securities but generally it will intend to mitigate risk through the adequate diversification among different asset classes such as fixed income, and/or other UCITS, with a capital growth investment objective.</li> <li>• Concentration among securities will comply with the UCITS regulations.</li> <li>• The Fund has daily liquidity on business days in Luxembourg.</li> <li>• The Fund has a very wide range of discretion in its investment policy aiming to quickly adapt to market circumstances.</li> <li>• The Fund may use derivatives for hedging and investing purposes.</li> <li>• The Fund does not follow any market benchmark of any kind.</li> <li>• The Fund may invest in other UCITS funds not exceeding 20% in a single UCITS.</li> <li>• The Fund is an “accumulation fund” and therefore no dividends or income of any kind is distributed to investors.</li> </ul> | <ul style="list-style-type: none"> <li>• The Fund may invest in debt securities of any kind issued within any Regulated Market, corporate or sovereign’s issuers.</li> <li>• The Fund performance will be the result of the discretionary portfolio management within the UCITS Investment Limits.</li> <li>• The Investment Policy is based on an unconstrained style (adaptive to market circumstances).</li> <li>• The Investment Policy intends to search for undervalued securities (value investing) and markets.</li> <li>• Portfolio transaction costs will have a material impact on performance</li> <li>• The Fund may not exceed an aggregate of 30% of the assets of UCITS funds in non-UCITS funds.</li> <li>• The Fund has a long term horizon and the minimum recommended term for holding units is 5 years.</li> <li>• Under normal market conditions the Fund’s equity allocation will not be less than 10% of the Fund’s net assets.</li> </ul> |
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#### **Risk and Reward Profile**



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| <ul style="list-style-type: none"> <li>• Category 1 does not mean a risk free investment.</li> <li>• The risk and reward profile shown is not guaranteed to remain unchanged, and this categorization may shift over time.</li> <li>• The fund is not capital guaranteed and has a high risk associated with the securities and the use of derivatives for hedging and investment purposes.</li> <li>• The Fund may incur in a high level of credit risks as it may purchase any kind of debt securities negotiated in Regulated Markets.</li> <li>• The Fund may invest in a wide range of UCITS permissible securities and markets what will imply additional risks for the investors.</li> </ul> | <ul style="list-style-type: none"> <li>• The Fund is exposed to counterparty risk under the UCITS maximum which may imply additional risks for the investors.</li> <li>• The administrator and NAV calculation agent and the custodian of this fund are independent third parties.</li> <li>• There may be risks associated to the safekeeping of the assets by the Custodian and Sub-custodians.</li> <li>• This Fund uses derivatives (including OTC) for hedging and investment purposes that may increase the risks associated with the investment, adding counterparty risks, market risks and liquidity risks.</li> <li>• Factors such as the use of derivatives for investment purposes and the investment in securities associated in the past to high risk levels make that, the expected maximum limit of annual volatility of the Fund’s performance, be categorized within scale 7.</li> </ul> |
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### Charges for this Fund

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.

One off charges taken before or after you invest (maximum fee on subscriptions and redemptions)	
Entry Charge	N/A
Exit Charge	N/A
Charges taken from the Fund over the Q4 2019	
Ongoing charges	0.76%
Charges taken from the Fund under specific conditions	
Performance fee	0%

The ongoing charges figure is based on expenses for the year ending . This figure is given by the administrator of the Fund (Northern Trust Global Services Limited, Luxembourg Branch) and may vary from quarter to quarter.

**For more information about charges, please see “Fees and expenses” of the Fund’s prospectus, which is available at [www.fcs-am.com](http://www.fcs-am.com)**

### Past Performance



- All the charges indicated above are charged on this performance graph
- The return currency is the Euro
- Class B was launched on the 4th september.
- Please be aware that performance in the past is not indicative of future results

### Practical Information

- **Custodian:** UBS Europe SE, Luxembourg Branch
- **Base Prospectus, Performance Reports and Accounts** available upon request at the Investment Manager Website: [www.fcs-am.com](http://www.fcs-am.com)
- **Prices available at Bloomberg and at the Investment Manager Website:** [www.fcs-am.com](http://www.fcs-am.com)
- The tax legislation of the investors home country may impact severely the Fund’s performance.
- **Remuneration:** Details of the Manager’s up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits are available at the following website [www.fcs-am.com](http://www.fcs-am.com) and a paper copy of such remuneration policy is available to investors free of charge upon request.
- FCS Fund Services SICAV may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus for the UCITS.
- This document should be read in conjunction with the base prospectus and the offering supplement.
- This Fund does not grant any exchange rights to the investors neither between share classes of the Fund, nor between shares of other funds of the Company. However, switching between shares classes of a same fund may occur at the discretion of FCS Fund Services SICAV with no charges for the investors. In such cases the investors will be properly informed and will have the right to redeem their shares.

THIS FUND IS AUTHORISED IN LUXEMBOURG AND REGULATED AND SUPERVISED BY THE CSSF  
FCS ASSET MANAGEMENT LIMITED IS AUTHORISED IN MALTA AND REGULATED BY THE MFSA  
THIS KEY INVESTOR INFORMATION IS ACCURATE AS AT THE 31st December 2019.