

# KEY INFORMATION DOCUMENT FOR THE INVESTOR



Reserved Alternative Investment Fund

## Objective

This document contains essential information about the investment product. It is not a commercial document. This information is provided to you pursuant to a legal obligation, to help you understand what this product consists of and the potential risks, costs, gains and losses associated with it, and to help you compare it to other products.

## Product

|                              |                            |
|------------------------------|----------------------------|
| <b>Product:</b>              | EVEREST ONE SICAV-RAIF- A1 |
| <b>Action class:</b>         | A1                         |
| <b>Product Code:</b>         | LU1989853418               |
| <b>Phone number:</b>         | +352 279 932 81            |
| <b>Document valid as of:</b> | 31-10-2020                 |

## What does this product consist of?

**Type:** EVEREST ONE SICAV-RAIF-A1 is a Reserved Alternative Investment Fund.

**Objectives:** The Fund seeks long-term asset appreciation to ensure appropriate capital gains and fair redistribution to shareholders. The 8-year return objective is 7.50%, with an annual rate of 5% distributed quarterly in the form of advances on dividends.

**Investment policy:** Investments will be made primarily in buildings that generate immediate results, in line with the Fund's objectives. Depending on the commercial and residential real estate market. EVEREST ONE SICAV-RAIF-A1 may undertake medium-term investments that will not immediately affect the Fund's earnings.

**Target audience:** The Fund is reserved to Professional Investors within the meaning of Directive 2014/65/EU - MiFID II and for Luxembourg well-informed investors (article 2 of the FIAR Law). Given the investment strategy, this Fund may not be appropriate for investors who want to redeem before 8 years.

# KID - EVEREST ONE SICAV-RAIF- A1

## What are the risks and what could I get out of it?

|   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|---|---|---|---|---|---|---|



The synthetic risk indicator makes it possible to assess the level of risk of this product compared to others. It indicates the probability of this product recording losses in the event of market movements.

We have classified this product in risk class 2 out of 7, which is a low-risk class.

Since this product does not provide protection against market fluctuations, you could lose all or part of your investment.

## Performance scenarios

### Investment: EUR 1,000.00

|  | 1 year     | 4 years    | 8 years (period of recommended detention) |
|--|------------|------------|---|
| <b>What you might get after costs are deducted</b> | EUR 923.73 | EUR 733.70 | EUR 479.09                                |

### Stress scenario

|  |              |              |              |
|--|--------------|--------------|--------------|
| <b>Average annual return</b>                       | -7.63 %      | -6.66 %      | -6.51 %      |
| <b>What you might get after costs are deducted</b> | EUR 1,053.00 | EUR 1,318.42 | EUR 1,976.31 |

### Worst case scenario

|  |              |              |              |
|--|--------------|--------------|--------------|
| <b>Average annual return</b>                       | 5.30 %       | 7.96 %       | 12.20 %      |
| <b>What you might get after costs are deducted</b> | EUR 1,060.45 | EUR 1,340.36 | EUR 2,026.04 |

### Middle case scenario

|  |              |              |              |
|--|--------------|--------------|--------------|
| <b>Average annual return</b>                       | 6.04 %       | 8.51 %       | 12.83 %      |
| <b>What you might get after costs are deducted</b> | EUR 1,069.45 | EUR 1,364.45 | EUR 2,079.69 |

### Best case scenario

|                              |        |        |         |
|------------------------------|--------|--------|---------|
| <b>Average annual return</b> | 6.92 % | 9.11 % | 13.50 % |
|------------------------------|--------|--------|---------|

This table shows the amounts you could get over 1, 4 and 8 years, according to different scenarios, assuming you invest EUR 1,000.00.

The different scenarios show how your investment could behave. You can compare them with scenarios for other products. The scenarios presented are an estimate of future performance based on past data on changes in the value of that investment. They are not an exact indicator. They are based on total price income per unit with reinvestment of dividends.

What you will get will depend on the performance of the Fund's investments, developments in the market as a whole, and the length of time you hold the investment or product.

The stress scenario shows what you could get in extreme market situations and does not take into account the case where the fund would not be able to pay out the invested capital.

All scenarios were calculated based on the historical series of the German real estate index published by the German Institute for Statistics (destatis Statistisches Bundesamt). The selected benchmark is composed of 50% of the industrial real estate index and 50% of the professional real estate index.

## KID - EVEREST ONE SICAV-RAIF- A1

### What happens if EVEREST ONE SICAV-RAIF is unable to make the payments?

The Fund is managed by Fuchs Asset Management S.A. (the AIFM) which is under the control of the CSSF. In addition, investors are able to close their investment after the expiry of a minimum holding period of 12 months.

### What is this investment going to cost me?

#### Costs over time

The table below shows the evolution of costs over time which includes one-time, recurring and incidental costs.

The amounts shown here are the cumulative costs of the product plus the costs of the underlying investment options, for three different holding periods. They include potential early exit costs. The figures presented assume that you invest EUR 1,000.00. These figures are estimates and may change in the future.

| Investment: EUR 1,000.00                                | If you leave after 1 year | If you leave after 4 years | If you leave after 8 years |
|---|---------------------------|----------------------------|----------------------------|
| <b>Total costs</b>                                      | EUR 61.63                 | EUR 259.02                 | EUR 493.04                 |
| <b>Impact on performance (yield reduction) per year</b> | 6.16%                     | 6.48%                      | 6.16%                      |

#### Composition of costs

The table below shows (i) the annual impact of the different types of costs on the return you could get on your investment at the end of the recommended investment period; (ii) the meaning of the different cost categories.

|                         |                                |       |  |
|-------------------------|--------------------------------|-------|--|
| <b>One-off costs</b>    | Subscription costs             | 0.00% | The impact of the costs you pay at the time of subscription. This is the maximum amount you will pay; you may pay less. This includes the cost of distributing your product. |
|                         | Exit costs                     | 0.00% | The impact of costs incurred when you exit your investment at maturity.  |
| <b>Recurring costs</b>  | Portfolio transaction costs    | 0.50% | The impact of costs incurred when we purchase or sell investments underlying the product.  |
|                         | Other recurring costs          | 5.66% | The impact of the costs we charge each year to manage your contract and investments.   |
| <b>Incidental costs</b> | Commissions related to results | 0.00% | The impact of commissions related to results. We take this commission from your investment if the product outperforms its benchmark.   |
|                         | Profit-sharing commissions     | 0.00% | The impact of profit-sharing commissions. We charge this amount when the performance of the investment exceeds the reference level.  |

### How long should I keep it, and can I withdraw money early?

Given the investment strategy, the recommended holding period is at least 5 years. However, investors will be able to close their investment at each redemption period.

### How do I make a request for a claim?

Investors in EVEREST ONE SICAV-RAIF- A1 can address their justified claims either to the AIFM or to the Company's Secretary's Office (see contact details below):

**AIFM**  
Fuchs Asset Management S.A.  
49 Boulevard Prince Henri L-1724 Luxembourg  
Grand Duchy of Luxembourg  
contact@fuchsgroup.com

**Company's Secretary's Office**  
Everest Fund Management  
26 Boulevard Royal L-2449 Luxembourg  
Grand Duchy of Luxembourg  
[office@mimcocapital.com](mailto:office@mimcocapital.com)

### Other relevant information

For more information, please visit our website [www.mimcocapital.com](http://www.mimcocapital.com).  
Without prejudice to ad hoc review, this Key Information Document is updated at least every 12 months.