

# 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.

## Mora Funds SICAV - Mora Iberian Equity Fund-Class B1

ISIN LU1826861665

Structured Invest S.A. – Member of UniCredit

### Objectives and Investment Policy

#### Investment Objective

The fund's investment objective is to achieve long-term capital appreciation. The fund seeks to accomplish this objective by investing in the Spanish and Portuguese equity market with the objective to realize a relative net performance over the Ibx 35 (Net Total Return) Index.

#### Investment Policy

The fund will be mainly invested in equities and equity related securities issued by companies that are headquartered in Spain or/and Portugal, or conduct preponderant part of their activity in Spain and/or Portugal.

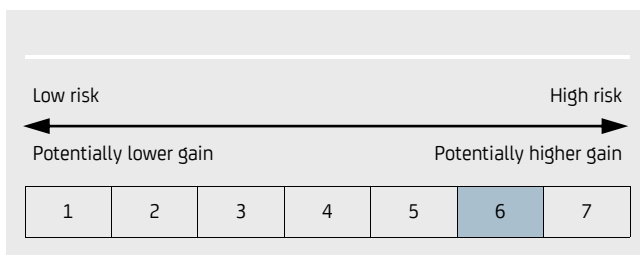
The fund may achieve also its investment objective indirectly, by investing no more than 10% of its net assets through other UCIs/UCITS, including UCITS-ETFs. On an ancillary basis (up to 49%), the fund may also invest in other Transferable Securities.

The fund may use derivatives, for hedging purposes and for investment purposes, on an ancillary basis (up to 20%) and within the limits set out in in the SICAV's prospectus and in accordance with the investment policy of the fund.

The currency of the share class is expressed in EUR.

The fund does not distribute dividends; it reinvests its income. More detailed information can be found in the prospectus. Investors can redeem their shares on each day on which banks and financial institutions in Luxembourg are generally open for business except for 24 and 31 December of each year.

### Risk and reward profile



Historical data as used in the calculation of the synthetic risk and reward indicator may not be a reliable indication of the future risk profile of the fund. The risk and reward category illustrated above is not guaranteed to remain unchanged. A classification of the fund in the lowest category does not imply a risk-free investment.

#### Risk classification of the fund

The strategy of the fund invests in various assets and derivatives. Due to the high volatility of these investments the fund is classified into risk category 6.

#### Other relevant risks

The credit standing (ability and willingness to pay) of the originators of the securities held by the fund and its strategy can deteriorate in time. In the extreme event that the originator of a security is forced to declare insolvency, the securities can be subject to significant decreases in value. This may result in losses in the fund's market price that exceed general market fluctuations.

The fund's performance and the ability to purchase, sell or redeem fund units can be impaired by economic developments and elements of uncertainty such as political developments, shifts in government politics, introduction of constraints to flows of capital and modifications of regulatory requirements. Furthermore, events such as natural catastrophes and political unrest can have negative implications.

In unfavourable market conditions, it may prove difficult to sell securities held by the fund without incurring significant losses or even impossible to sell certain securities at all. In the extreme case this may result in payment difficulties on behalf of the fund, which would make it impossible for you to redeem all units you hold immediately or without significant losses.

The fund can engage in derivative transactions and is thus subject to the risk of a counterparty not honouring its contractual obligations. We reduce counterparty risks in any derivatives transactions by requiring our contractual counterparty to provide minimum collateral as specified by the respective regulatory requirements.

The fund can potentially incur losses due to the failure or inadequacy of internal procedures, systems, employees or external events. This comprises the possibility of losses due to the violation of current regulatory requirements, including losses caused by regulatory changes on existing transactions.

Derivates are subject to specific risks resulting from the so-called leverage effect, which results in a higher change in the market price of a derivative due to a change in the market price of the underlying. This results in an increasing risk of loss with an increasing degree of leverage inherent to a derivative.

Please refer to the risk section of the fund prospectus for more detailed information regarding the fund's risk profile.

### Charges

The charges you pay are used to pay the costs of management and custody of the fund's assets as well as the distribution of the fund's units. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest	
Entry Charge	0.50 %
Exit Charge	0.00 %
This is the maximum that might be taken out of your investment	
Charges taken from the fund over a year	
Ongoing charges	2,17%
Charges taken from the fund under specific conditions	
The Performance Fee is 10% of the amount the Net Asset Value exceeds the Hurdle Index.	

The specified entry and exit charges are maximum amounts. It is possible you pay less in certain circumstances. You can find out the actual entry and exit charges from your financial adviser or distributor.

The ongoing charges figure was calculated based on the current fee structure of the sub-fund. This figure may vary from year to year.

Charges not included:

- Performance Fees

- Portfolio transaction costs, except in the case of an entry or exit charge paid by the fund when buying or selling units in another fund

For more information about charges, please refer to the section "costs" in the fund prospectus, which is available at [www.structuredinvest.lu](http://www.structuredinvest.lu).

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#### Past Performance

The data history is too short to show an appropriate performance chart of the fund.

#### Launching Date:

06.07.2018

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#### Practical Information

##### Depository

CACEIS Bank, Luxembourg Branch

##### Further information and price publication

The full prospectus, the latest periodic reports, the fund prices and further information can be obtained free of charge from Structured Invest S.A. or from our web page [www.structuredinvest.lu](http://www.structuredinvest.lu). The Details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, and the identity of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, are

available on <http://www.structuredinvest.lu/lu/de/fund-platform/about-us.further-infos.html>. A paper copy will be made available free of charge upon request.

##### Tax legislation

The fund is subject to the tax laws and regulations of Luxembourg. This as well as the tax legislation in your country of residence might have an impact on the taxation of your investment gains. For further details regarding taxation you should consult a tax adviser.

##### Liability statement

Structured Invest S.A. 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 of the fund.

This fund is authorised in Luxembourg and regulated by the CSSF. Structured Invest S.A is authorised in Luxembourg and supervised by the CSSF. This key investor information is accurate as at October 1<sup>st</sup> 2018.