

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Savile Thematic Opportunities - Savile Optimal Income

a sub-fund of SAVILE THEMATIC OPPORTUNITIES

Class EUR DIST Shares - LU2561043691

This product is authorised in Luxembourg.

Manufacturer / Alternative investment fund manager

Name: Siliance Capital S.A.

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www.siliancecapital.com - Call +352 20 40 01 70 01 for more information.

Competent Authority: The Commission de Surveillance du Secteur Financier is responsible for supervising the manufacturer in relation to this Key Information Document.

Date of production 15/04/2024

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

This product is a share of an investment company qualifying as an alternative investment fund (AIF) submitted to part II of Luxembourg investment fund law.

Term

This sub-fund has no maturity date. However, the manufacturer may decide to close the sub-fund under certain circumstances.

Objectives

The sub-fund aims to invest in diversified asset classes in order to generate stable returns and ensure a preservation of the capital invested on a long-term basis. Specifically, the sub-fund will invest directly and indirectly in debt securities of any type (government and corporate), equities and equity related securities, undertakings for collective investment (UCIs) including alternative investment funds, structured products and money market instruments.

For hedging and for investment purposes, the sub-fund may use all types of financial derivative instruments such as options on equities and equity related securities.

The sub-fund will try to generate positive returns through an active management of its portfolio and by identifying underlying assets with a sustainable risk profile. There can be no guarantee that the sub-fund's objective will be achieved.

Benchmark: The portfolio is actively managed on a discretionary basis without reference to a benchmark.

Intended retail investor

Investors looking for capital appreciation while ensuring capital preser-

vation on a long-term basis. Investors should be ready to hold the fund for at least 5 years.

Other information

Depository: Banque de Luxembourg

Dividend income: This class is a distribution class meaning that income may be distributed.

Conversion right: The investor has the right to convert his investment in shares in one sub-fund for shares in the same sub-fund. The investor can obtain information about how to convert in the prospectus of the fund.

Segregation: The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

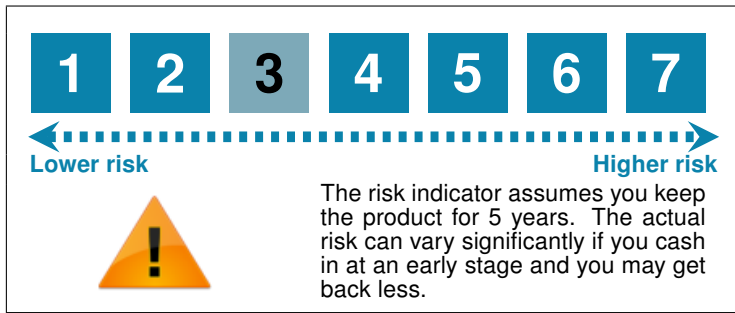
Additional information: Additional information about the fund, copies of its prospectus, the latest annual and semi-annual report and the latest prices of shares may be obtained free of charge from the alternative investment fund manager or on www.siliancecapital.com. The prospectus and the periodic reports are prepared for the entire fund and are available in English. The alternative investment fund manager may inform you about other languages in which these documents are available.

This sub-fund was launched in 2017 and this share class in 2023.

The currency of the share class is expressed in EUR.

What are the risks and what could I get in return?

Risk indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are unlikely to impact our capacity to pay you.

Be aware of currency risk. You may receive payments in a currency that differs from your reference currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If we are not able to pay you what is owed, you could lose your entire investment.

Performance scenarios

Recommended holding period: 5 years

Example investment: 10,000 EUR

Scenarios		If you exit after 1 year	If you exit after 5 years (recommended holding period)
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	6,280 EUR	6,070 EUR
	Average return each year	-37.2 %	-9.5 %
Unfavourable	What you might get back after costs	8,340 EUR	9,720 EUR
	Average return each year	-16.6 %	-0.6 %
Moderate	What you might get back after costs	10,270 EUR	11,660 EUR
	Average return each year	2.7 %	3.1 %
Favourable	What you might get back after costs	11,490 EUR	12,900 EUR
	Average return each year	15.0 %	5.2 %

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate and favourable scenarios shown are illustrations using the worst, average, and best performance of the product and of a suitable benchmark over the last 10 years. Markets could develop very differently in the future.

Unfavourable scenario: This type of scenario occurred for an investment between May 2014 and May 2019, by referring to a benchmark.

Moderate scenario: This type of scenario occurred for an investment between February 2019 and February 2024, by referring to a benchmark and to a reference class.

Favourable scenario: This type of scenario occurred for an investment between April 2016 and April 2021, by referring to a benchmark and to a reference class.

The stress scenario shows what you might get back in extreme market circumstances.

What happens if SAVILE THEMATIC OPPORTUNITIES is unable to pay out?

If we are not able to pay you out what we owe you, you are not covered by any national compensation or guarantee scheme. To protect you, the assets are held with a separate company, the depositary Banque de Luxembourg. Should we default, the investments are liquidated and the proceeds are distributed to the investors. In the worst case, however, you could lose your entire investment.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding period we have assumed the product performs as shown in the moderate scenario
- 10,000 EUR is invested

	If you exit after 1 year	If you exit after 5 years
Total costs	195 EUR	1,144 EUR
Annual cost impact (*)	2.0 %	2.0 % each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 5.1% before costs and 3.1% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you. They will inform you of the amount.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	We do not charge an entry fee for this product.	0 EUR
Exit costs	We do not charge an exit fee for this product.	0 EUR
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.8% of the value of your investment per year. This is an estimate based on actual costs over the last year.	178 EUR
Transaction costs	0.2% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	17 EUR
Incidental costs taken under specific conditions		
Performance fees	20% of the performance over the performance of the 3-month EURI-BOR + 2% The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 EUR

The conversion of part or all of the shares is free of charge.

How long should I hold it and can I take money out early?

Recommended holding period: 5 years

You should be prepared to stay invested for 5 years. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer. Redemptions are possible each Tuesday. In exceptional circumstances, your right to request the redemption of your investment may be limited or suspended.

How can I complain?

If you have any complaints about the product, the conduct of the manufacturer or the person that advised on or sold this product, you can use different communication channels: by e-mail to sto@siliancecapital.lu, by letter to 33, rue de Gasperich L-5826 Hesperange, by phone calling the number +352 20 40 01 70 01.

In all cases, the complainant must clearly indicate his/her contact details (name, address, phone number or email address) and provide a brief explanation of the claim. More information is available on our website www.siliancecapital.com.

Other relevant information

The prospectus, the latest version of the Key Information Document as well as the latest annual and semi-annual report, may be obtained free of charge on www.siliancecapital.com.

Past performance and previous performance scenarios: Historical returns are not yet available. Previously published performance scenarios, updated on a monthly basis, are available on <https://www.yourprips.eu/site/100889/en>.