

## 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.

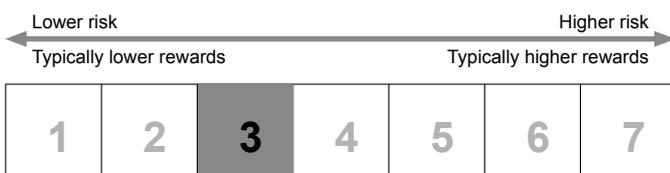
### SIGMA INVESTMENT HOUSE FCP - BrightGate Global Income Fund (ISIN: LU0942882589)

a sub-fund of SIGMA INVESTMENT HOUSE FCP  
Management Company: Andbank Asset Management Luxembourg

#### Objectives and investment policy

- The Investment Objective of the Sub-Fund is to provide a mid-term growth through an actively managed well-diversified portfolio of primarily fixed-income and fixed income related instruments with a global geographic and multi-sector focus.
- The Sub-Fund is mainly invested in bonds (including high yield bonds (up to 100% of the Sub-Fund net assets), fixed-rate or floating securities, zero-coupon bonds and treasury bonds) with no particular rating. However, depending on market conditions, investments may be focused on one country and/or one geographical area and/or one sector of economic activity and/or one currency only.
- Moreover, the Sub-Fund may invest up to 10% of its net assets in equities and convertible bonds listed in regulated OECD countries markets.
- The Sub-Fund may achieve also its investment objective indirectly, by investing through UCIs/UCITS, including ETFs, issued or dealt on the Eurozone and other international regulated markets. In any case, the Sub-Fund shall not invest more than 10% of its assets in units of UCITS or other UCIs.
- The Sub-Fund may invest up to 20% of its net assets in structured securities such as asset backed securities ("ABS"), mortgage backed securities or collateralized obligations with a pay-off linked to the relevant markets rather than actually investing in the markets.
- The Sub-Fund may use financial derivative instruments for hedging and for investment purposes. The types of derivatives may include, such as but not limited to futures, options, and forwards on any eligible underlying, such as currencies (including non-delivery forwards), interest rates, transferable securities, a diversified basket of Transferable Securities, financial indices (including volatility indices).
- Notwithstanding the above provisions and if justified by the Investment Manager's expectations or exceptional market conditions, the Sub-Fund may invest up to 100% of its net assets in cash and cash equivalents such as (but not limited to) money market instruments, government bonds (and/or money market UCITS/UCI).
- The aforementioned investment strategy corresponds for the investors with a high investment risk profile.
- Recommendation: this Sub-Fund may not be appropriate for investors who plan to withdraw their money within a three year period.
- Unitholders may redeem units on demand, on a daily basis.
- Non-distributing units: any income generated by the sub-fund is reinvested.
- Please note that transaction costs may have material impact on performance.

#### Risk and reward profile



- Historical data used may not be a reliable indication of the future risk profile of the sub-fund.
- This category is not guaranteed to remain unchanged and may shift over time.
- The lowest class does not mean that the investment is risk free.
- This indicator is based on the historical volatility of the reference portfolio over the past 5 years and places the sub-fund in this category. This fund was categorised in risk class 3 because, in accordance with the investment policy, the value of the investments may fluctuate slightly. Consequently, both the expected return and the potential risk of loss may be moderate.

#### The sub-fund is subject to the following risks:

- **Credit and interest rate risks:** the value of debt securities may change significantly depending on economic and interest rate conditions as well as the credit worthiness of the issuer.
- **Liquidity risk:** securities may become less liquid during extreme market conditions and it may be difficult for unitholders to get redemption proceeds in a timely manner.
- **Duplication of certain fees and expenses** when investments are made in other funds.
- **Currency risk:** the risk that an investment's value will be affected by changes in exchange rates.

## Charges

The charges you pay are used to pay the costs of running the sub-fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

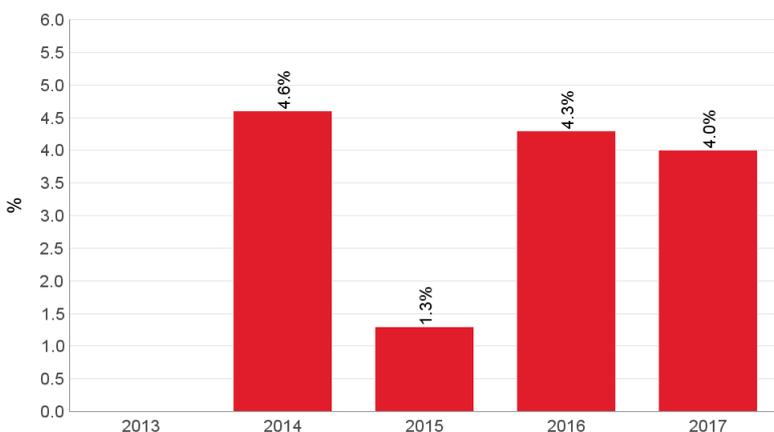
One-off charges taken before or after you invest	
Entry charge	0.00%
Exit charge	0.00%
This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.	
Charges taken from the fund over a year	
Ongoing charges	1.51%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The **entry charge** shown is a maximum figure. In some cases you might pay less; you can find this out from your sales agent or financial advisor.

The **ongoing charges** figure shown is based on the expenses paid for the year ending 31 December 2017. This figure may vary from year to year. It excludes portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

**For more information about charges, please refer to the fund's prospectus available at the registered office of the fund and on the following website: [www.andbank.lu](http://www.andbank.lu).**

## Past performance



- Past performance should not be considered an indicator of future performance.
- The calculation of past performance includes ongoing charges but does not include entry charge.
- The sub-fund and the Class were launched on 14 October 2013.
- The currency of the sub-fund and Class is the EUR.

## Practical information

- The Depositary of the fund is Citibank Europe plc, Luxembourg Branch.
- Copies of the prospectus and of the last annual and semi-annual reports of the entire fund as well as other practical information such as the latest price for the units may be obtained free of charge, in English, at the registered office of the fund: 4, rue Jean Monnet, L-2180 Luxembourg and on the following website: [www.andbank.lu](http://www.andbank.lu).
- The tax legislation in Luxembourg may have an impact on your personal tax position.
- The assets and liabilities of each sub-fund of SIGMA INVESTMENT HOUSE FCP are segregated.
- You have the right to convert your investment in the sub-fund for units of another sub-fund of SIGMA INVESTMENT HOUSE FCP under the conditions described in the fund's prospectus.
- Andbank Asset Management Luxembourg 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 fund.
- Information related to the remuneration policy of Andbank Asset Management Luxembourg is located in the prospectus and available at [www.andbank.lu](http://www.andbank.lu). A paper copy may be obtained free of charge upon request at the Fund's registered office.