FIDEURAM
ASSET MANAGEMENT IRELAND

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.

Fideuram Fund Equity Pacific ex Japan

Sub-Fund of Fideuram Fund, Class A (ISIN LU0096650303)
Management Company: Fideuram Asset Management (Ireland) dac, Intesa Sanpaolo banking group

OBJECTIVES AND INVESTMENT POLICY

The Sub-Fund, expressed in Euro, aims at increasing over time the value of the invested capital by mainly investing in stocks from issuers having their registered office or principal economic activity in a developed country in the Pacific area, other than Japan, mainly listed on an official stock exchange or dealt in on another regulated market of developed countries in the Pacific area, other than Japan. For example these countries are: Australia, Hong Kong, New Zealand and Singapore.
The Sub-Fund may invest in China A-shares via the Shanghai-Hong Kong Stock Connect program which allows foreign investors to trade certain Shanghai Stock Exchange listed China A-Shares through Hong Kong based brokers.
The Sub-Fund may use financial derivative instruments not only for the purpose of risk hedging but also for investment purposes.
The benchmark of the Sub-Fund consists of the index "Morgan Stanley Capital International Pacific Free ex Japan" (represents the performance of the stock markets of the Pacific area, except for Japan).
This is a capitalization Sub-Fund.
You may request to redeem the units held at any moment, by sending a request on any bank business day to the Management Company.

RISK AND REWARD PROFILE

Lower risk
Potential lower reward

Higher risk
Potential higher reward

1	2	3	4	5	**6**	7

- The Sub-Fund is classified in the risk and reward category 6 because the investments' value can be subject to high daily variation, both positive and negative.
- The historical data such as is used to calculate the synthetic risk and reward indicator may not be a reliable indication for the future risk profile of the Sub-Fund.
- The risk and reward category shown is not guaranteed to remain unchanged and the categorization of the Sub-Fund may shift over time.
- Even the lowest risk category does not mean a risk-free investment.

THE SYNTHETIC RISK AND REWARD INDICATOR DOES NOT ADEQUATELY CAPTURE THE FOLLOWING RISKS:

- **Developing market risk**: The Sub-Fund is exposed to securities highly sensitive to political and economic instability of developing countries such as civil conflicts, changes in government policies and in taxation, restrictions on foreign investment (including capital control), currency repatriation, currency fluctuations and other developments in the laws and regulations of countries in which investments may be made. Price changes may be higher than those in the markets of developed countries. Investing in the People's Republic of China (PRC) is subject to the risks of investing in emerging markets and additional risks, which are specific to the PRC market. In case of investment in China A shares, where securities are held in custody on a cross-border basis, there are specific legal/beneficial ownership risks linked to compulsory requirements of the local central securities depositories.

CHARGES

These fees and charges are used to pay the costs of running the Sub-Fund, including the costs of marketing and selling. They reduce the potential growth of your investment.

One-off charges taken before or after the investment	
Entry fee	3.80 %
Exit fee	0.00 %

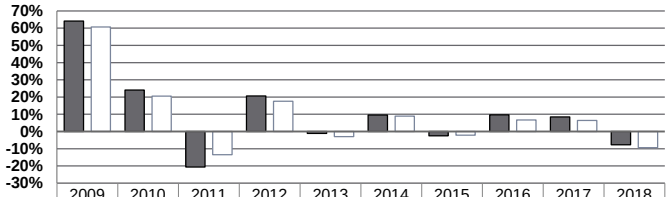
Maximum percentage that can be withdrawn from your capital before it will be invested or before the return is distributed.

Charges taken from the Sub-Fund over a year	
Ongoing charges	2.40 %

Charges taken from the Sub-Fund under certain specific conditions	
Performance fee	0.00 %

The **entry** and **exit fees** shown in the chart are maximum figures. In some cases you might pay less. You can find this out from your financial adviser or from the distributors. The switch fees differ from the entry fees. The **ongoing charges** figure is based on expenses for the year ending on 31/12/2018. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs, except in the case of an entry/exit fee paid by the Sub-Fund when buying or selling units in another fund. **For more information about charges and fees, including the information of the calculation criteria of the performance fees, please see section "Charges" of the Fund's Prospectus, available on the website www.fideuramassetmanagement.ie.**

PAST RESULTS



	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Fund	64.2%	24.1%	-20.6%	20.6%	-1.1%	9.5%	-2.6%	9.7%	8.5%	-7.7%
Benchmark	60.7%	20.5%	-13.4%	17.6%	-2.9%	9.0%	-2.1%	6.7%	6.4%	-9.4%

Past performance is not a reliable guide to future performance.
Date of setting up of the Fund: March 30th, 1999.
Launch date of the Sub-Fund: May 3rd, 1999.
The past performance of the Sub-Fund is calculated in Euro.
The past performance indicated herein takes into account all the costs and charges, with the exception of the entry, exit and switch charges.
Launch date of the Unit-Class A: June 1st, 2007.

PRACTICAL INFORMATION

This document contains the Key Investor Information on Fideuram Fund Equity Pacific ex Japan Class A Sub-Fund.
Depositary of the Fund: FIDEURAM BANK (LUXEMBOURG) S.A.
Copies in English language of the Fund's Prospectus and of the latest annual and half-yearly reports may be obtained free of charge at any moment at the registered office of the Management Company as well as at the offices of FIDEURAM BANK (LUXEMBOURG) S.A.
Details of the remuneration policy, including the persons in charge of determining the fixed and variable remunerations of the staff, a description of the key remuneration elements and an overview of how remuneration is determined, is available on the website**http://www.fideuramassetmanagement.ie/upload/File/pdf/Policy_FAMI/FAMI_Remuneration_Policy.pdf.**A paper copy of the summarised remuneration policy is available free of charge upon request.
The latest price of the unit is made available by the Management Company every business day in Luxembourg at the office of FIDEURAM BANK (LUXEMBOURG) S.A. in its role as administrative agent and at the offices of the distributors of the units of the Sub-Fund and on the website **www.fideuramassetmanagement.ie.**
FIDEURAM ASSET MANAGEMENT (IRELAND) dac 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 Fund's Prospectus.
The Fund is subject to the Luxembourg tax legislation. Said legislation may have an impact on your personal tax position.
This Fund is divided into multiple sub-funds. The assets and liabilities of this Sub-Fund are separate from those of other sub-funds. The units may only be subscribed under "UNI" contract with unique payments. The financial rights of the investors in this Sub-Fund are totally distinct from those of the investors in other sub-funds. You may switch in any time the units of the Sub-Fund with units of other sub-funds. Information on the switching right procedures are set out in section "Switch of Units" of the Fund's Prospectus. The Prospectus, the latest annual report and the half-yearly report are drawn up for the Fund as a whole indicated in the heading of the present document.

This Fund is authorized in the Grand Duchy of Luxembourg and is supervised by the Commission de Surveillance du Secteur Financier (CSSF).
FIDEURAM ASSET MANAGEMENT (IRELAND) dac is authorized in Ireland as from May 15th 2013, and is regulated by the Central Bank of Ireland.
This Key Investor Information is accurate as at 19/02/2019.