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 Zero Coupon 2041

Sub-Fund of Fideuram Fund (ISIN LU0571378198)
Management Company: Fideuram Asset Management (Ireland) dac, Intesa Sanpaolo banking group

OBJECTIVES AND INVESTMENT POLICY

The Sub-Fund, expressed in Euro, invests essentially in debt transferable securities "zero coupon" maturing mainly in 2041 and in the two adjacent years (2040 and 2042).
The selection criteria are characterized by a repayment guarantee of the invested capital in issues the residual maturity date of which is in 2041 or in the two adjacent years (2040 and 2042).

This Sub-Fund has no benchmark.
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:

- **Credit risk:** The Sub-Fund invests in securities whose credit rating may get worse, increasing the risk that the issuer is unable to fulfil its commitments with a negative impact on the securities' price.

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Maximum percentage that can be withdrawn from your capital before it will be invested or before the return is distributed.

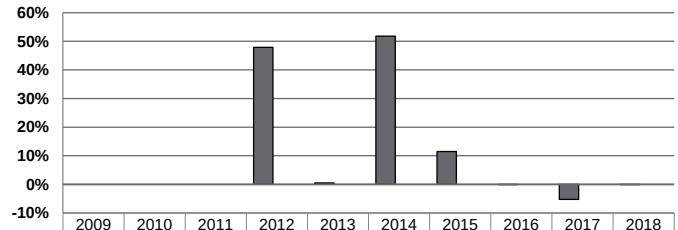
Charges taken from the Sub-Fund over a year	
Ongoing charges	0.55 %

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				47.9%	0.5%	51.8%	11.5%	-0.1%	-5.2%	-0.1%
Benchmark										

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: January 5th, 2011.
The past performance indicated herein takes into account all the costs and charges, with the exception of the entry, exit and switch charges.

PRACTICAL INFORMATION

This document contains the Key Investor Information on Fideuram Fund Zero Coupon 2041 Sub-Fund.
Depositary of the Fund: FIDEURAM BANK (LUXEMBOURG) S.A.
Copies 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.