

# 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

### RIGSAVE GLOBAL EQUITY VALUE a sub-fund of RIGSAVE FUND SICAV S.A. class I - LU2398290747

This product is authorised in Luxembourg.

#### Manufacturer

Name: RIGSAVE FUND SICAV S.A.

#### Contact details:

2, rue d'Alsace L-1122 Luxembourg Grand Duchy of Luxembourg  
[www.rigsavcapital.com](http://www.rigsavcapital.com) - Call +39 030 3756520 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.

#### Management company

Rigsave Capital Limited is Authorized in Malta and regulated by the Malta Financial Service Authority.

#### Date of production

01/01/2023

## What is this product?

#### Type

Investment Company (SICAV), Luxembourg

#### Term

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

#### Objectives

The investment objective of this sub-fund is long term capital appreciation through exposure to the equity financial markets.

In order to achieve its investment objective, the assets of the sub-fund will be invested in a diversified portfolio of listed equity securities issued primarily by, but not limited exclusively to Europe, Swiss and US entities with high level of liquidity deriving from the analysis of the fundamentals in an average time frame of 5 years.

Unless otherwise stated herein, the sub-fund is not expected to have any bias in its investments towards any specific industrial, geographic or other market sector. The foreign exchange exposure is actively managed to take advantage of money market movements.

In pursuing its investment objective, the sub-fund will be subject to the Investment, Borrowing and Leverage Restrictions set out in Section 4 of the Prospectus. The sub-fund invests primarily in equities, single stock options and financial derivatives instruments on equities and equity indexes, with alpha generating and/or hedging purposes. The geographical exposure is focused for at least the 50% on developed countries.

The sub-fund may also retain amounts in cash or cash equivalents including investments in money market instruments. The sub-fund may use for hedging and investment purposes such as, but not limited to, contract for difference ("CFD"), option on single stock, futures on index and futures on single stock.

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

#### Intended retail investor

This fund may not be appropriate for investors who plan to withdraw their money within 3 years.

#### Other information

**Depositary:** Banque de Luxembourg

**Dividend income:** This class is a capitalisation class meaning that income is reinvested.

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

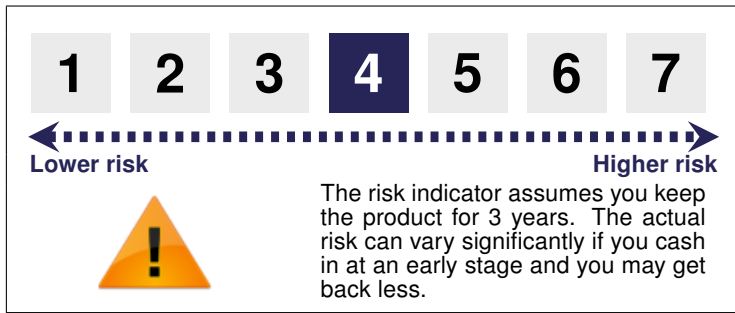
**Additional information:** Additional information about the fund, copies of its prospectus, the latest annual and semi-annual report and the latest prices of shares may be obtained free of charge from the management company or on [www.rigsavcapital.com](http://www.rigsavcapital.com). The prospectus and the periodic reports are prepared for the entire fund and are available in English. The management company may inform you about other languages in which these documents are available.

This sub-fund was launched in 2022 and this share class in 2022.

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 4 out of 7, which is a medium

### Performance scenarios

Recommended holding period: 3 years Example investment: 10,000 EUR		If you exit after 1 year	If you exit after 3 years (recommended holding period)
<b>Scenarios</b>			
<b>Minimum</b>	<b>There is no minimum guaranteed return. You could lose some or all of your investment.</b>		
<b>Stress</b>	<b>What you might get back after costs</b>	1,310 EUR	2,330 EUR
	Average return each year	-86.9 %	-38.5 %
<b>Unfavourable</b>	<b>What you might get back after costs</b>	7,540 EUR	4,220 EUR
	Average return each year	-24.6 %	-25.0 %
<b>Moderate</b>	<b>What you might get back after costs</b>	10,720 EUR	12,280 EUR
	Average return each year	7.2 %	7.1 %
<b>Favourable</b>	<b>What you might get back after costs</b>	13,220 EUR	15,150 EUR
	Average return each year	32.2 %	14.8 %

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

risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could 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.

The sub-fund is also exposed to the following materially relevant risks that are not included in the summary risk indicator: Concentration risk, Derivative risk, Liquidity risk, Operational risk.

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.

could develop very differently in the future.

This type of scenario occurred for an investment between 2012 and 2022, by referring to a benchmark between 2012 and 2022.

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

## What happens if RIGSAVE FUND SICAV S.A. 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 3 years
<b>Total costs</b>	450 EUR	1,141 EUR
Annual cost impact (*)	4.5 %	3.2 % 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 7.8% before costs and 7.1% 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
<b>Entry costs</b>	1.0% of the amount you pay in when entering this investment.	Up to 100 EUR
<b>Exit costs</b>	1.0% of your investment before it is paid out to you.	Up to 100 EUR
<b>Ongoing costs taken each year</b>		
<b>Management fees and other administrative or operating costs</b>	1.9% of the value of your investment per year. This is an estimate based on actual costs over the last year.	190 EUR
<b>Transaction costs</b>	0.6% 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.	60 EUR
<b>Incidental costs taken under specific conditions</b>		
<b>Performance fees</b>	20% of the Net Asset Value positive performance, if any, during such Performance Period, including the High-Water Mark principle. 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

A maximum conversion fee of 3.0% is charged for the conversion of part or all of the shares.

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

**Recommended holding period: 3 years**

You should be prepared to stay invested for 3 years. However, you can redeem your investment without penalty at any time during this time, or hold the investment longer. Redemptions are possible on each full bank business day in Luxembourg. 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 [info@rigsavecapital.com](mailto:info@rigsavecapital.com), by letter to 171, Old Bakery Street, Valletta, VLT 1455, Malta, by phone calling the number +39 3291855297.

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.rigsavecapital.com](http://www.rigsavecapital.com).

## Other relevant information

The issuing document of the product, 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.rigsavecapital.com](http://www.rigsavecapital.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.yourpriips.eu/site/75448/en>.