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

Vector Navigator C1

Vector Asset Management
ISIN: LU0172125329
www.vector.lu
Call +35226976427 for further information.
Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Vector Asset Management in relation to this key information document.

This PRIIP is authorised in Luxembourg.
Vector Asset Management is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier.
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Objectives

Type

The fund is a UCITS investment fund issued in Luxembourg.

Term

The sub-fund has an indefinite term. The company is entitled to terminate the management of the sub-fund subject to a notice period of six months by way of an announcement in the Official Gazette and furthermore in its annual or half-yearly report. Information on redemption options can be found in the prospectus of the fund.
This Fund is open-ended.

Objectives

The objective of the investment policy is to achieve the highest possible growth in value by investing in global equity in euros. The fund is benchmarked to the MSCI World All Countries Index, whereby the fund is actively managed within its objectives and the fund management may deviate from the benchmark in whole or in part at any time.

Intended retail investor

Investors should be aware that the Sub-fund's investment program is speculative and entails substantial risk. There can be no assurance that the investment objectives of the Sub-fund, including its portfolio monitoring and diversification goals, will be achieved, and results may vary substantially over time. This Sub-fund may not be appropriate for investors who plan to withdraw their money within 7 years.
The UCITS fund is aimed at private and professional clients as well as eligible counterparties seeking general wealth creation/optimisation with a medium to long-term investment horizon of more than 7 years. This UCITS fund is a product for investors with some basic knowledge of and experience in financial products. Such investors can bear losses (up to the complete loss of the capital invested) and do not attach any importance to capital protection.

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

Risk Indicator

1	2	3	**4**	5	6	7

Lower risk — Higher risk

The risk indicator assumes you keep the product for 7 years.

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 risk class.
This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

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

Performance scenarios

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 over the last 12 years. Markets could develop very differently in the future.

Recommended holding period: 7 years **Example investment : EUR 10,000** **Scenarios**		**If you exit after 1 year**	**If you exit after 7 years**
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	5,310 EUR	3,970 EUR
	Average return each year	-46.9%	-12.4%
Unfavourable	What you might get back after costs	8,600 EUR	10,250 EUR
	Average return each year	-14.0%	0.4%
Moderate	What you might get back after costs	10,740 EUR	16,010 EUR
	Average return each year	7.4%	7.0%
Favourable	What you might get back after costs	13,910 EUR	19,590 EUR
	Average return each year	39.1%	10.1%

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

The unfavourable scenario occurred for an investment between 11/2024 and 12/2025.

The moderate scenario occurred for an investment between 08/2016 and 08/2023.

The favourable scenario occurred for an investment between 04/2014 and 04/2021.

What happens if Vector Asset Management is unable to pay out?

The failure of the company will have no direct effect on your redemption, as the statutory regulation provides that in the event of the insolvency of the financial investment management company, the investment fund will not become part of the assets of the insolvency estate, but will be administered independently.

What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

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 periods we have assumed the product performs as shown in the moderate scenario.
• EUR 10,000 is invested.

	If you exit after 1 year	**If you exit after 7 years**
Total costs EUR	200 EUR	1,830 EUR
Annual cost impact (*)	2.0%	2.1% 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 9.1% before costs and 7.0% after costs.

Composition of Costs

One-off costs upon entry or exit		
Entry costs	0 EUR	0.00% of the amount you pay in when entering this investment
Exit costs	0 EUR	We do not charge an exit fee for this product
Ongoing costs taken each year		
Transaction costs	10 EUR	0.10% 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.
Management fees and other administrative or operating costs	185 EUR	1.81% of the value of your investment per year
Incidental costs taken under specific conditions		
Performance fees	3 EUR	20% of the amount by which the performance of the sub-fund's net assets exceeds that of the benchmark index, MSCI World All Countries index in Euro (Bloomberg code MDWD), during a fiscal year. The outperformance is measured against a high water mark.
Carried interests	0	The impact of carried interests.

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

Recommended holding period: 7 years.

This product is suitable for at least long-term investments. Shares in the fund can generally be returned on each valuation day.

How can I complain?

You can find information on how to submit a complaint regarding Vector on www.vector.lu

Other relevant information

The sub-fund’s custodian is CACEIS Investor Services Bank S.A. You may find the prospectus including the management regulations and the current annual and semi-annual reports free of charge in English on our website at www.vector.lu. Further practical information as well as current unit prices are published regularly on www.fundinfo.com. Information about the management company's current compensation policy is published on the website www.vector.lu. A paper copy may be requested from the management company free of charge. The sub-fund is licensed in Luxembourg, Belgium, France, Germany, Spain and Sweden and regulated by the Commission de Surveillance du Secteur Financier.