



## 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.

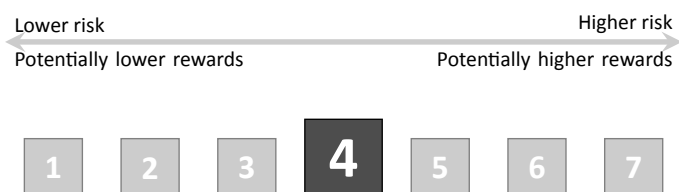
### Lemanik Sicav - European Dividend Preservation - Capitalisation Retail EUR A Class

(ISIN: LU0090850685) European Dividend Preservation (the 'Fund') is a Sub-Fund of Lemanik Sicav (the 'Company'). Lemanik Asset Management S.A. is the Management Company (the 'Management Company') to the Fund.

#### Objectives and Investment Policy

- The objective of this Fund is to provide a stable annual return with low volatility.
- The Fund invests at least 75% of its assets in shares of small, mid and large capitalisation companies having their seat in the European Union (EU) or in a state of the European Economic Area (EEA). Investment in warrants on Transferable Securities cannot represent more than 10% of the net assets.
- The portfolio of securities mainly consists of a stock-selection of issuers with the best dividend yield in terms of distribution and sustainability. In order to preserve the estimated returns born from dividends belonging to the stock-selection the Fund may use financial derivative instruments to reduce negative market effects. In this context, the Fund will in particular invest in OTC options, OTC futures, Exchange Traded options and Exchange Traded futures.
- The Fund is actively managed without reference to any benchmark. The Investment Manager has discretion over the composition of its portfolio subject to this objective and investment policy.
- Sale of shares in the Fund can be made on any business day.
- The Fund does not intend to distribute dividends. Any income arising from the Fund's investments is reinvested and reflected in the value of your shares. However, the annual general meeting of shareholders may decide to distribute such income.
- The Fund may use Financial Derivative Instruments (instruments whose prices are dependent on one or more underlying assets 'FDIs'). The Fund invests in FDIs in order to reduce the possibility of financial losses or to achieve higher gains.
- Recommendation: this Fund may not be appropriate for investors who plan to withdraw their money within five years.
- The investment manager may use a hedging strategy that aims to ensure returns for investors are consistent with the Fund's investment objective.

#### Risk and Reward Profile



- The lowest category does not mean a risk free investment.
- The risk and reward profile may change over time.
- Historical data may not be a reliable indication for the future.
- This Fund is in category 4, since the share price has a moderate volatility and therefore the risk of loss as well as the expected reward is generally medium.

The following risks may not be fully captured by the risk and reward indicator:

- **Derivative Risk:** Derivative values can rise and fall at a greater rate than equities and debt instruments. Losses can be greater than the initial investment. This risk is minimised by holding a diverse selection of non derivative investments.
- **Equity Risk:** The risk that investments depreciate because of stock market dynamics.
- **Market Risk:** The Fund's assets may decrease because of sovereign acts and political transformation, which may also influence free trade of currency. In addition, risks may arise because of restricted information possibilities in addition to less stringent supervision and control of certain markets. The performance of these markets may be subject to significant volatility.

A complete description of risk factors is set out in the Prospectus in the section entitled 'Special consideration on risks'.

## Charges

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distribution. These charges reduce the potential growth of your investment.

The entry and exit charges shown are maximum figures. In some cases you might pay less. Please refer to your financial advisor or the distributor for the actual charges.

The ongoing charges figure is based on expenses for the year ending 31 December 2020.

This figure may vary from year to year. It excludes:

- Performance Fees.
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Fund when buying or selling units in another Fund.

For more information on charges, please see the 'Charges and costs' section of the Prospectus.

### One-off charges taken before or after you invest

<b>Entry charge</b>	3.00% *
<b>Exit charge</b>	0.00%

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

\* this percentage could be increased up to maximum 5% of the applicable Net Asset Value, only within the investment programmes and at discretion of the financial intermediaries involved in the marketing of the shares

### Charges taken from the Fund over a year

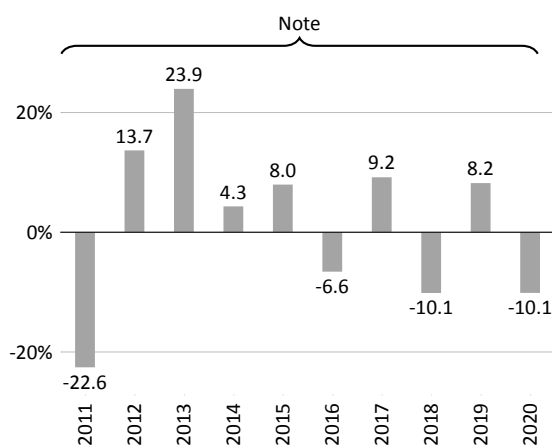
<b>Ongoing charges</b>	2.82%
------------------------	-------

### Charges taken from the Fund under certain specific conditions

<b>Performance Fee</b>	15% of the net increase as a result of operations of each year.
	Actual last year fee charged: 0.00%.

## Past Performance

Historic performance to 31 December 2020



■ Lemanik Sicav - European Dividend Preservation - Capitalisation Retail EUR A Class

Note : the performance during this period was achieved under circumstances that no longer apply, because the objectives and investment policy of the Sub-fund materially changed.

- The Fund was launched on 15 September 1998.
- Past performance has been calculated in EUR.
- The returns in this table include all fees and expenses and show percentage year-on-year changes in the value of the Fund.
- Past returns are not a reliable indicator or guide of future returns. With effective date as of 25/09/2020, the Fund is actively managed without reference to any benchmark.

## Practical Information

- This Key Investor Information Document (KIID) is specific to this share class. Other Share Classes are available for this Fund as described in the Fund's prospectus.
- **Depository:** The Fund's assets are held with RBC Investor Services Bank S.A. and are segregated from the assets of other sub-funds of the Company. The assets of the Fund cannot be used to pay the debts of other sub-funds of the Company.
- **Further information and price availability:** Further information about the Company (including the current Prospectus and most recent annual report) is available in English, and information about the Fund and other share classes (including the latest prices of shares and translated versions of this document), are available free of charge on [www.lemanikgroup.com](http://www.lemanikgroup.com) or by making a written request to Lemanik Asset Management S.A., 106, route d'Arlon, L-8210 Mamer, Luxembourg or by emailing [info@lemanik.lu](mailto:info@lemanik.lu).
- **Taxation:** The Fund is subject to taxation legislation in Luxembourg, which

may have an impact on your personal tax position as an investor in the Fund.

- **Liability:** Lemanik Asset Management S.A. 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.
- **Specific information:** You may convert shares in the Fund for shares in other Sub-Funds. Further information and provisions are in the Prospectus.
- **Remuneration policy:** A paper copy of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, and the persons responsible for awarding the remuneration and benefits, is available free of charge upon request. A detailed description of the policy is also available at [www.lemanikgroup.com/management-company-service\\_substance\\_governance.cfm](http://www.lemanikgroup.com/management-company-service_substance_governance.cfm).