

## 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 this fund. You are advised to read it so you can make an informed decision about whether to invest.



## VIA Smart-Equity US (the "Fund")

**Institutional Share Class USD ISIN: LU1369531253 UCITS.**

A sub-fund of VIA AM SICAV (the "UCITS"). Registered in Luxembourg.

This SICAV is managed by Eric Sturdza Management Company S.A.



## INVESTMENT OBJECTIVE & POLICY

The Fund is actively managed and aims to outperform the benchmark (the MSCI USA Equal Weighted Index or its equivalent expressed in share class currency) through a bottom up investment approach focusing on around 1,000 of the most liquid North American listed and/or domiciled companies with monthly systematic selection of the best companies according to 3 main attributes profitability, prospects and valuation. In order to assess these attributes, accounting data is transformed into comparable economic variables. The investment portfolio of the Fund will be made up of approximately 160 positions and will be split into 12 sub-portfolios with the oldest sub-portfolio being reviewed each month.

The Fund has discretion to select its investments. In this bottom up approach, the portfolio of the Fund may be over/under weighted in certain countries, geographical regions or sectors at any given period of time.

Investments will primarily be equities but in order to optimise performance the Fund may also utilise futures, OTC derivatives,

repurchase agreements, options, certificates or CFDs and monetary instruments such as short terms bonds.

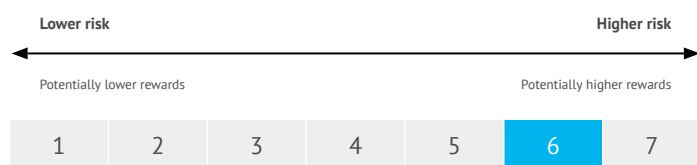
The Fund promotes environmental and/or social characteristics as per Article 8 of the EU Sustainable Finance Disclosure Regulation (SFDR). Further information regarding the way the Fund takes environmental and/or social criteria into account is available in the Prospectus.

You can buy and sell your shares in the Fund on a daily basis.

The Shares that you will hold in the Fund are accumulating Shares. This means that income from the Fund's investments will be included in the value of your shares rather than being paid to you as a dividend.

This Fund may not be appropriate for investors who plan to withdraw their money within twelve months.

## RISK & REWARD PROFILE OF THE FUND



The risk indicator is based on historical data from the benchmark and may not be a reliable indicator of the future risk profile of the Fund. The risk and reward category shown is not guaranteed and may change over time. The lowest category does not mean risk free. The risk indicator for the Fund is set as 6 because:

- Investments in equity securities are subject to fluctuations in value dependent on market conditions which will directly affect the value of investments held by the Fund;
- The Fund invests with a concentrated country focus which will increase the risk of investing over a fund that invests in a globally diversified range of countries on an ongoing basis;
- The fund may use a limited amount of financial derivative instruments including OTC derivatives or futures for hedging and investment purposes in order to decrease risk and/or enhance performance.

Additional risks of investing in this Fund include:

- Liquidity Risk: the risk that the assets of the Fund may have low levels of liquidity in some circumstances;

- Risks of changes in taxation regimes, including legal and regulatory changes;

- Custody and Settlement Risk: the risk that the transactions entered into by the Fund are not settled or registered as appropriate;

- Currency Risk: the risk that changes in the exchange rates of the currencies of the investments in which the Fund invests may adversely impact the value of the investments held by the Fund;

- Operational Risk: the risks associated with correctly reflecting the value and safekeeping of the assets of the Fund;

- The Fund may utilise financial derivative contracts such as equity index futures and single stock options both to gain and hedge exposure to market risk. Such use may increase or reduce exposure to underlying assets and may create gearing; therefore their use may result in greater fluctuations of the Net Asset Value of the Fund. The Investment Manager will ensure however that the use of financial derivatives does not materially alter the overall risk profile of the Fund.

The Prospectus and Supplement give you more details about all the risks for the Fund - refer to the Practical Information section for detail of how to obtain a copy.

## CHARGES FOR THIS FUND

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

Entry charge	0.50%
Exit charge	-

The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser or distributor.

### Charges taken from the Fund over a year

Ongoing charges	0.98%
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### Charges taken from the Fund under certain specific conditions

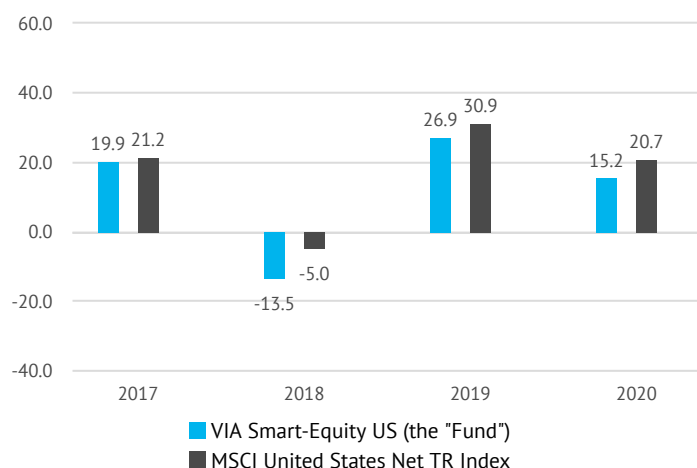
Performance Fee	10.00 %
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The entry and exit charges shown are maximum figures and are the amount that might be taken out of your money before it is invested or before the proceeds of your investment are paid out. These charges are used to pay the costs of running the Fund, including the costs of marketing and selling. Overall, these charges reduce the potential growth of your investment.

The ongoing charges figure is based on expected expenses. This figure may vary from year to year. It excludes performance fees and portfolio transaction costs.

For more information about charges, please see the relevant section in the Supplement, which is available at [www.via-am.com](http://www.via-am.com).

## PAST PERFORMANCE %



Past performance is not a guide to future performance. The value of your investment may go down as well as up and you may not get back the amount you originally invested.

The chart shows the annual performance in USD terms of the Representative Class for each complete calendar year since inception. It is expressed as a percentage change of the Fund's net asset value at each year end. The Fund launched in March 2016.

Performance is shown after deduction of ongoing charges and performance fees. Any entry or exit fees are excluded from the calculation.

A new benchmark is applied by the Sub-Fund since 01/01/2021. The graph, before that date, refers to previous benchmark.

## PRACTICAL INFORMATION

The Fund's Custodian is the Luxembourg branch of The Bank of New York Mellon SA/NV since April 2017, formerly The Bank of New York Mellon (Luxembourg) S.A.

Further Fund information & documentation can be obtained free of charge in English and French at [www.via-am.com](http://www.via-am.com). Alternatively these can be obtained by emailing [contact@via-am.com](mailto:contact@via-am.com) or [esmc@ericsturdza.lu](mailto:esmc@ericsturdza.lu).

The Fund is subject to tax laws and regulations of the Grand Duchy of Luxembourg. Depending on your home country of residence, this might have an impact on your investment. For further details, please speak to an adviser.

Until 4 July 2021 the representative & paying agent in Switzerland is Banque Eric Sturdza SA, 112 rue du Rhône, CH 1204 Geneva 3. As of 5 July 2021 the representative agent in Switzerland will be CACEIS (Switzerland) SA and the paying agent CACEIS Bank, Paris, Swiss Branch, 35 route de Signy, CH 1260 Nyon. Copies of the Prospectus, KIIDs, Articles of Incorporation, annual & half-yearly reports may be obtained, free of charge, at the registered office of the representative in Switzerland.

The Fund is a sub-fund of VIA AM SICAV, an umbrella structure comprising a number of different funds. The assets of this Fund are segregated from other funds in the umbrella structure which means that your investment in the Fund will not be affected by any claims made against any other fund of VIA AM SICAV. You can find

out more information about the umbrella structure in the Prospectus.

The Net Asset Value of the Fund is calculated in Euro.

This Key Investor Information Document (KIID) is specific to the Fund. Past performance and risk rating information is provided in relation to the Representative Class of the Fund. For the purposes of this document the Representative Class is representative of the LU1369531410, LU1369531170, LU1369531337 classes. The Representative Class is not representative of any other available class of the Fund. Further information can be found in the Supplement for the Fund. Other KIIDs are available for all other funds within VIA AM SICAV.

The Management Company and the Board of Directors of the SICAV 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 and the Supplement for the Fund. Investors may switch their shares in the Fund for shares in a different currency class or for shares within another sub-fund of VIA AM SICAV. For further information please refer to the Prospectus or contact [contact@via-am.com](mailto:contact@via-am.com) or [esmc@ericsturdza.lu](mailto:esmc@ericsturdza.lu).

Details of the UCITS's remuneration policy are available at the following website [www.ericsturdza.lu](http://www.ericsturdza.lu) and a paper copy is available to investors free of charge upon request.