

## 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.

# Fonditalia Cross Asset Style Factor

Sub-Fund of Fonditalia

Class R (ISIN LU0349159201) / Class T (ISIN LU0388710302)

Management Company: Fideuram Asset Management (Ireland) dac, Intesa Sanpaolo banking group

## OBJECTIVES AND INVESTMENT POLICY

The Sub-Fund has been categorized as an ESG Promotion Strategy Sub-Fund, as promoting, among other characteristics environmental and social characteristics, which are a binding component, for the assets selection and investment decision-making process, and the companies in which the Sub-Fund shall invest in need to follow good governance practices, in accordance with article 8 of the SFDR.

The Sub-Fund, expressed in Euro, aims to reach a positive return, in absolute terms, through investment in:

a) shares/units of UCITS and/or other undertakings for collective investment, including the Exchange Traded Funds which comply with Environmental, Social and Governance ("ESG") criteria (altogether "the Target Funds");

b) Exchange Traded Commodities;

c) financial instruments denominated in any currency;

d) derivative instruments (listed and OTC) (including futures, options (exchanged traded / OTC), swaps and "contracts for difference" on all types of financial instruments).

The Management Company's ESG criteria analysis incorporates elements of negative and positive screening alongside general and security specific Socially Responsible Investing ("SRI") / ESG-related analysis and ultimately, in alignment with the investment objective and policy of the sub-fund.

The detailed ESG criteria and exclusions applied are available in the Investment Policy of the Sub-Fund in the Prospectus.

The Sub-Fund may use financial derivative instruments for the purpose of risk hedging and investment purposes.

The net direct and indirect exposure to equities instruments will not exceed 60% of the Sub-Fund's net assets.

The net direct and indirect exposure to non-investment grade instruments will not exceed 30% of the Sub-Fund's net assets.

The Sub-Fund will neither invest directly or indirectly in asset backed securities ("ABS"), mortgage backed securities ("MBS"), nor in contingent convertible securities ("CoCos").

The sub-fund will neither invest directly or indirectly in distressed securities nor in default securities.

Although there are no particular geographic investment limits, the net direct and indirect exposure to instruments issued by entities located in emerging markets will not be more than 30% of the sub-fund's net assets.

The Target Funds may invest in various asset classes, in accordance with the above limits, which can include without limitation, equity, bond, ETF, TRS, interest rate swaps, credit default swaps, forward foreign exchange, equity futures, bond futures, commodity futures, index futures and options on financial derivative instruments.

The Sub-Fund is actively managed.

This Sub-Fund is not managed in reference to a benchmark.

This Sub-Fund has two Unit-Classes: Class R and T.

R and T are capitalization Unit-Classes.

You may request to redeem the units held at any moment, by sending a request on any business day.

## RISK AND REWARD PROFILE

Lower risk

Potential lower reward



Higher risk

Potential higher reward

- This Sub-Fund is classified in the risk and reward category 5 because the investments value can be subject to significant 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:

- **Derivative risk:** in order to achieve its objectives, the Sub-Fund may use derivative instruments whose value may be subject to price fluctuations, positive or negative, much larger than those of the securities in the same Sub-Fund.
- **Counterparty risk:** The Sub-Fund invests into instruments, such as derivatives, by entering into contracts with financial counterparties, exposing itself to the risk that said intermediaries may generate financial damage to the fund itself by not fulfilling their obligations in the future.
- **Raw material risk:** The Sub-Fund invests in financial instruments related to raw materials whose value may be affected by specific factors including the high risk of political instability of the producing countries.

## 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	2.00 %
Exit fee	0.00 %

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

	Ongoing charges Charges taken from the Sub-Fund over a year	Performance fee Charges taken from the Sub-Fund under certain specific conditions
Class R	1.79 %	20.00 % of the excess between the new High on High (HoH) at Unit-Class level increased by the hurdle rate and the last HoH increased by the hurdle rate, during the previous five years. The hurdle rate is of 2.10%. The performance fee is calculated/accrued daily and paid annually. In 2021 the performance fees of the Classes R and T were equal to 1.16%.
Class T	1.25 %	

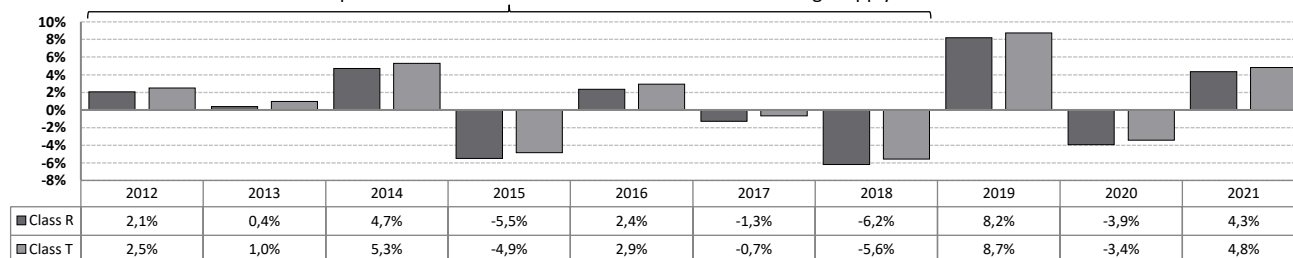
The entry and exit fees shown in the chart are maximum figures. In some cases you might pay less. You can find this out from your financial adviser or from the distributors. For the switch of units, you may choose alternatively two systems of fees: the tariff "by transaction" and the tariff "fixed" (applied on a quarterly basis on the capital invested). The ongoing charges figure is based on expenses for the year ending on 31/12/2021. 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.fideuramireland.ie](http://www.fideuramireland.ie).

## PAST RESULTS

The results shown in this period were achieved under circumstances that no longer apply.



Past performance is not a reliable guide to future performance. Date of setting up of the Fund: August 11th, 1967. Launch date of the Sub-Fund: April 1st, 2008. The past performance of the Sub-Fund is calculated in Euro. 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 Fonditalia Cross Asset Style Factor Unit-Classes R and T.

Depository of the Fund: STATE STREET BANK INTERNATIONAL GmbH, Luxembourg Branch

Copies of the latest annual and half-yearly reports and of the Fund's Prospectus may be obtained free of charge at any moment at the registered office of the Management Company as well as at the offices of STATE STREET BANK INTERNATIONAL GmbH, Luxembourg Branch and of the distributor. 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.fideuramireland.ie/upload/File/pdf/Policy\\_FAMI/FAMI\\_Remuneration\\_Policy.pdf](http://www.fideuramireland.ie/upload/File/pdf/Policy_FAMI/FAMI_Remuneration_Policy.pdf). A paper copy of the summarized remuneration policy is available free of charge upon request. For information on Reg. 2019/2088 ("SFDR"), please refer to the "Sustainability" section on the website [www.fideuramireland.ie](http://www.fideuramireland.ie). The latest price of the unit is available every business day in Luxembourg at the offices of the Depository and on the website [www.fideuramireland.ie](http://www.fideuramireland.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 financial rights of the investors of this Sub-Fund are totally distinct from those of the investors of other Sub-Funds.

The Unit-Class R may be subscribed with a unique initial payment under "UNI" contract or with spread out payments under "PLURI" contract.

The Unit-Class T may only be subscribed under "UNI" contract with a unique initial payment.

You may switch at 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 as 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 18 February 2022.