

## 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.

### ROUVIER - PATRIMOINE, Class C (LU1100077442)

a sub-fund of ROUVIER SICAV

Management Company: ROUVIER ASSOCIÉS

## Objectives and investment policy

**Investment objective:** ROUVIER - PATRIMOINE is a medium-term cash management tool. The sub-fund attempts, over a period of more than 2 years, to generate a performance higher than an investment in euro zone state bonds with an equivalent duration, represented by the benchmark index.

**Benchmark index:** EMTX (Eurozone Government Bond Indices) 1-3 years index, calculated with net coupons reinvested.

**Investment policy:** The sub-fund invests at least 70% of its assets in bonds issued in OECD countries, listed in euros and rated at least BBB- (Standard & Poor's or equivalent). It strives for surplus performance relative to its bond investment through the investment from 0% to 30% of the sub-fund:

- in the equities of companies listed on the regulated financial markets of OECD countries. The sub-fund therefore most often seeks out quality companies that are likely to be retained over the long term.
  - in indexed debt instruments (convertible, Oceane convertible bonds, bonds, profit participation certificates, NDI) or in fixed or variable rate bonds. These debt instruments and bonds can have a rating lower than BBB- (Standard & Poor's or equivalent), the sub-fund can therefore invest in high yield bonds, i.e. speculative bonds. They are issued in OECD countries and have no maturity constraint. The management is primarily based on an analysis of the performance potential of the underlying, and on an analysis of the capital guarantee provided by the issuer or the market.
- The percentage of the sub-fund's investment in these two types of investments varies from 0% to 30% according to the opportunities provided by the market, with the understand-

ing that the sub-fund is very selective regarding the investment quality and the acquisition price.

The issuers of the securities in which the sub-fund invests can be from all sectors, all capitalisation sizes including small caps and ones from outside the euro zone (from 0% to 30%), but listed on the financial markets of OECD countries.

From time to time, the sub-fund may invest in the derivatives markets, but exclusively and specifically for the following purposes:

- to protect its investments against a fall in the equity or foreign exchange markets;
- to improve their performance by seeking a better buy or sell price.

The sub-fund's overall exposure will be limited to 100% of the net assets.

Cash can be invested in French or European UCITS, mainly money market, up to a maximum of 10% of the assets.

Investors requiring a more detailed description of the investment strategy and the assets employed should refer to the prospectus.

**Income appropriation:** capitalisation

**Recommendation:** More than 2 years. This sub-fund may not be appropriate for investors who plan to withdraw their money within this period.

**Redemption of shares:** The investor has the right to redeem his shares on demand. The dealing in shares is carried out on each common bank business day in Luxembourg and France. The attention of the investor is drawn to the fact that in exceptional circumstances, the possibility for the investor to request the redemption of his shares may be limited or suspended.

## Risk and reward profile



### What does this synthetic indicator mean?

The shares of Class C are classified in category 3 because the value of the share may be subject to medium variations and consequently the risk of loss and the opportunity of gain may be moderate.

The risk category has been determined on the basis of historical data and may not be a reliable indication of the future risk profile. The risk and reward category shown does not

necessarily remain unchanged and the categorisation of the sub-fund may shift over time. The lowest category does not mean a risk-free investment. Repayment of the initial investment is not guaranteed.

### Which materially relevant risks are not adequately captured by the synthetic indicator?

**Risk of the impact of using financial techniques involving futures instruments:** the use of derivatives may give rise to significant upward or downward fluctuations in the net asset value over short periods.

### How can I get more information about the risks of the sub-fund?

Additional information concerning the risks of investment in the sub-fund is indicated in the corresponding section of the prospectus of the fund which is available at the Management Company and on the website [www.rouvierassociés.com](http://www.rouvierassociés.com).

## Charges

| One-off charges taken before or after you invest   |               |
|--|---------------|
| Entry charge   | 1.00% maximum |
| Exit charge  | None          |
| This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out. |               |
| Charges taken from the fund over a year  |               |
| Ongoing charge   | 1.04%         |
| Charges taken from the fund under certain specific conditions  |               |
| Performance fee  | None          |

The charges paid by an investor are used to cover the running costs of the fund, including the costs of marketing and distribution of shares. These charges reduce the potential increase in value of an investment in this fund.

The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the fund. In some cases, the investor might

pay less. The investor may contact his financial adviser or intermediary to be informed on the actual entry and exit charges.

The conversion of part or all of the shares into shares of another sub-fund or another share class is free of charge.

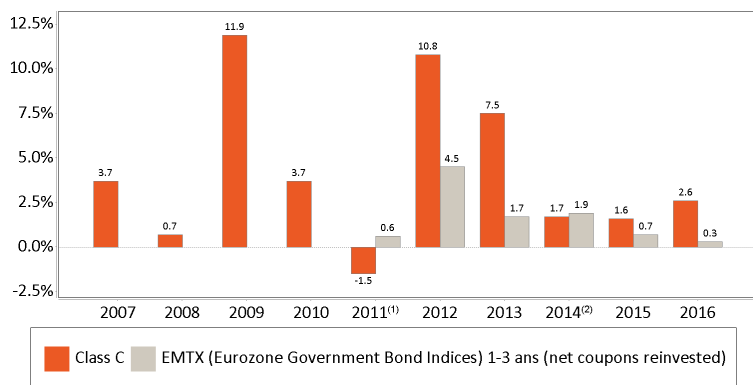
The ongoing charges relate to the annual charges; they were calculated on 31.12.2016. The ongoing charges may vary from year to year.

The figure of the ongoing charges excludes:

- Securities transaction charges, except for the charges related to the purchase and the sale of target funds.

For further information concerning charges, please consult the heading "Commissions et frais à charge du compartiment" of the fund's prospectus, which is available at the registered office of the Management Company and on [www.rouvierassociés.com](http://www.rouvierassociés.com).

## Past performance



(1) Change of strategy of the sub-fund

(2) The past performance shown until 2014 are those of Rouvier Patrimoine - class C (FR0000401366) created in 1991.

Past performance is not a reliable indicator of future performance.

All charges and fees, except for the entry and exit charges, were taken into account.

The past performance was calculated in EUR.

The sub-fund was launched in 2015 by the merger of the French FCP Rouvier Patrimoine. This share class was created in 2015.

The sub-fund does not aim to track the composition of its benchmark index.

## Practical information

### Depository

Banque de Luxembourg

### Additional information and availability of the prices

Additional information about the fund, copies of its prospectus, its latest annual and semi-annual report and the latest prices of shares of ROUVIER SICAV may be obtained free of charge from the registered office of the Management Company or on [www.rouvierassociés.com](http://www.rouvierassociés.com).

The prospectus, the latest annual and semi-annual report of the fund are available in French. The Management Company may inform you about other languages in which these documents are available.

The details of the up-to-date remuneration policy of the Management Company, including a description of how remuneration and benefits are calculated, are available on [www.rouvierassociés.com](http://www.rouvierassociés.com). A paper copy will be made available free of charge upon request.

### Liability

ROUVIER ASSOCIÉS may be held liable only 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.

### Taxation

The fund is subject to Luxembourg tax legislation. The investor's fiscal residence might have an impact on his personal tax position.

### Specific information

The sub-fund ROUVIER - PATRIMOINE may also issue other share classes.

Information about other share classes that may be marketed in your country is available at the Management Company.

This key investor information document provides information about a sub-fund of ROUVIER SICAV that may consist of several sub-funds. The prospectus and the annual and semi-annual reports are prepared for the entire fund.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

The investor has the right to convert his investment from shares in one sub-fund into shares of the same sub-fund or of another sub-fund. The investor can obtain information about how to subscribe, redeem and convert in the prospectus of the fund.