

# 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 to understand the nature and risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

## Monti Harvest Fund CHF (Class A) – MT7000014346

### A Sub-Fund of Waterfront SICAV p.l.c. (the “Company”)

Abalone Asset Management Ltd is the Management Company (the “Management Company”) of the Sub-Fund

#### Objectives and Investment Policy

- **Investment Objective:** The Monti Harvest Fund (the “Sub-Fund”) aims to achieve long-term capital growth through risk diversification.
- **Investment Policy:** The Investment Manager (“We”) are expected to focus on a diversified portfolio of listed equity securities, issued by Swiss, European and US entities as well as fixed income securities including convertible bonds, bonds with warrants and zero coupon bonds. The Sub-Fund may, nevertheless invest in unlisted securities.
- We may also invest derivative instruments including futures, options, contracts for differences and other derivatives linked to equities, indices, interest rates and currencies.
- For temporary or defensive purposes, we may invest in short-term fixed income instruments, money market funds, cash and cash equivalents, as well as FDIs, including currency forwards, and ETFs for hedging purposes and the reduction of risk.

**Management Discretion:** The Investment Manager has the discretion to buy and sell investments on behalf of the Sub-Fund within the limits of the Objective and Investment Policy.

**Income:** This Class is an accumulator class so the income from investments held for the Class will not be paid out as dividends. Instead, income will be re-invested and reflected in the value of the Shares.

**Buying and Selling Shares:** You may buy and sell Class A Shares (the “Class”) on the first business day of each week subject to certain cut off times. The Class A Shares in the Sub-Fund are available to Retail Investors.

**Currency:** The Class in the Sub-Fund is denominated in Swiss Francs.

**Recommendation:** This Sub-Fund may not be appropriate for investors who plan to withdraw money between 2 to 5 years.

#### Risk and Reward Profile



The above risk and reward indicator rates this Sub-Fund as category 4 meaning that the Sub-Fund offers a moderate risk of making a loss but also a moderate chance of making gains. It should be noted that even the lowest category on the indicator does not mean risk free. The rating shown is not guaranteed and may change over time.

The Sub-Fund’s rating reflects the nature of its investment and the corresponding risks to which the Sub-Fund is exposed. These risk factors, which include the risks listed below, may affect the value of the Sub-Fund’s investments or expose the Sub-Fund to losses:

**Credit Risk:** Debt securities and bonds held for the Sub-Fund involve credit risk represented by the possibility of default by the issuer.

**Exchange Rate Risk:** The Sub-Fund may invest in assets denominated in currencies other than Euro, thereby exposing the Sub-Fund to fluctuations in exchange rates.

**Charges and Expenses:** These will be charged against capital, which may have the effect of constraining capital growth.

**For more information regarding risks, may be found in the “Risk Factors” section in the Company’s Prospectus. The “Practical Information” below explains how you may obtain a free copy of the Prospectus and other useful information.**

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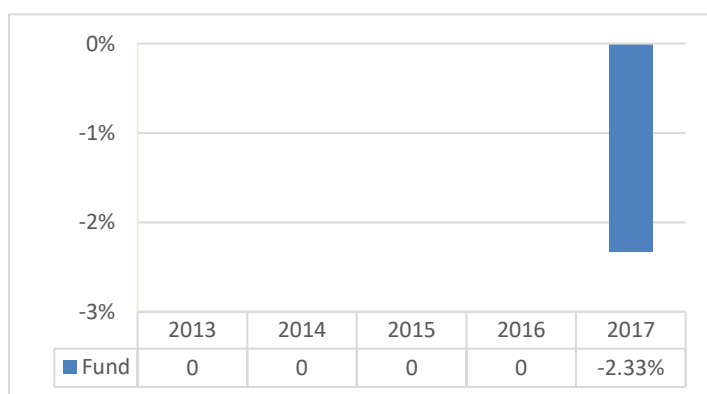
## Charges

The charges you pay are used to pay the costs of running the Sub-Fund, including the costs of marketing and distributing it. 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 – you can find this out from your financial adviser. The ongoing charges figure is an estimate of the charges. 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 Sub-Fund when buying or selling units in another collective investment undertaking.

| One-off charges taken before or after you invest      |          |
|-------------------------------------------------------|----------|
| Entry Charge                                          | Up to 2% |
| Exit Charge                                           | Up to 2% |
| Charges taken from the fund over a year               |          |
| Ongoing charge                                        | 2.81 %   |
| Charges taken from the fund under specific conditions |          |
| Performance fee                                       | None     |

For more detailed information about charges and how these are calculated, please see the “Fees Payable by the Sub-Fund” section of the Sub-Fund’s Offering Supplement. The section entitled “Practical Information” below explains how you may obtain a free copy of the Sub-Fund’s Offering Supplement, the Prospectus and other useful information.

## Past Performance



- Historic Performance as of the 29<sup>th</sup> December 2017.
- Fund launch date: 28 January 2016.
- **Share Class launch date: 28 January 2016.**
- The base currency of the Fund is CHF.
- Past performance is not a guide to future performance.
- Performance is calculated after deduction of ongoing charges and is inclusive of gross income reinvested. Any entry/exit charges shown are excluded from the calculation.
- Until 28th January 2016, the performance shown in the performance chart, is the performance of a fund of JCI Capital SICAV plc, namely Monti Harvest Fund, which merged with this Sub-Fund on the 28th January 2016. As from 28th January 2016, the performance shown in the performance chart pertains to this Sub-Fund.

## Practical Information

- The Sub-Fund’s **depository** is Swissquote Financial Services (Malta) Ltd.
- The Sub-Fund’s sub-investment manager is JCI Capital LTD.
- This Key Investor Information document is specific to the Class A Shares in the Sub-Fund. However, the Prospectus, annual and half-yearly financial reports are prepared for the entire Company. The Prospectus is supplemented by an Offering Supplement specific to each sub-fund including, the Sub-Fund.
- The Sub-Fund’s assets and liabilities as well as its legal liability are segregated from other sub-funds of the Company.
- Further information about the Sub-Fund can be obtained from the Prospectus and related offering supplement as well as the latest annual and half-yearly financial reports (once available). These documents are available free of charge in English where the Sub-Fund is registered.
- The Sub-Fund is subject to Maltese tax laws. Depending on your country of residence, this might have an impact on how you are taxed on your investment. For further details, please speak to an adviser.
- Abalone Asset Management Ltd 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 or Sub-Fund’s Offering Supplement.
- Investors may switch investment to any other sub-fund of the Company or to other classes of the Sub-Fund (if others are in issue). Details on how to switch are provided in the Prospectus.
- Details of the up-to-date remuneration policy of the Manager, including, amongst others, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits are available on [www.abalone.com.mt](http://www.abalone.com.mt) and paper copies will be made available to investors free of charge upon request.

**Authorisation:** This fund is authorised in Malta and regulated by the Malta Financial Services Authority.  
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**Date of KIID:** This key investment information is accurate as at 31<sup>st</sup> January 2018.