

Charges

One-off charges taken before or after you invest

Entry charge	0.50 %
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Exit charge	0.00 %
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This is the maximum that might be taken out of your money before it is invested / before the proceeds of your investment are paid out.

Charges taken from the fund over a year

Ongoing charges	1.22%
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Charges taken from the fund under certain specific conditions

Performance fee

20 % of the outperformance achieved versus the MSCI World All Countries NR Index in Euro – 0.50% per annum

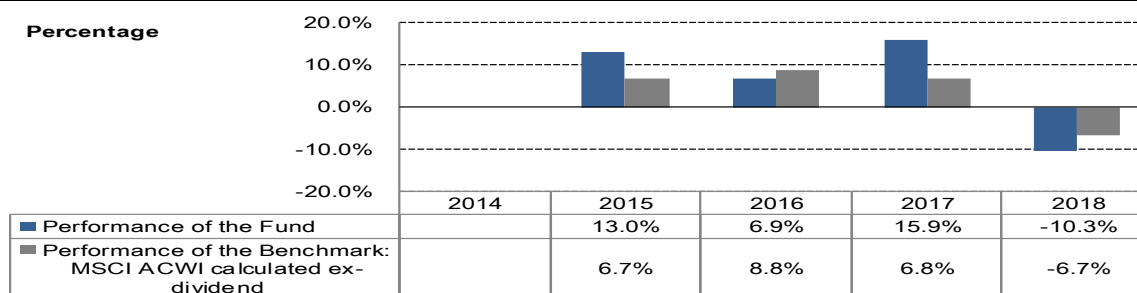
The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

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.

In case of switch from this share class into another share class of this sub-fund or of another sub-fund, no conversion fee will be charged. The ongoing charges figure shown here is an estimate of the charges. It is based on the ongoing charges of the last financial year (31/12/2018). The UCITS' annual report for each financial year will include detail on the exact charges made. They may vary from year to year and do not include performance fees or transaction costs (except in the case of entry/exit charges paid by the UCITS when buying or selling units of another collective investment vehicle).

The performance fee charged during the last financial year (31/12/2018) was 0.16%. The figure is representative, but was calculated against a slightly different performance fee benchmark than the one currently used. For more information on fees, charges and performance fee calculation methods, please refer to the prospectus at www.vector.lu.

Past Performance



Please be aware that performance in the past is not a reliable indicator of future results. Performance may vary over time.

Ongoing fund charges are included in the calculation of past performance. The entry fees are excluded from the calculation of past performance. Past performances have been calculated in EUR. Vector Navigator I1 came into existence in Jan 2014. The benchmark index of the fund was changed on 24/09/2019 from the MSCI ACWI calculated ex-dividend to the MSCI ACWI NR Index – 0.50% per annum. The benchmark index takes into account the reinvestment of revenues.

Practical Information

The depositary of the fund is Edmond de Rothschild Europe S.A.

More detailed information on Vector can be obtained anytime free of charge, in English, from Vector Asset Management S.A., 370 Route de Longwy, L-1940 Luxembourg, such as the prospectus, the annual and semi-annual reports.

The latest price of the shares is available online at www.edmond-de-rothschild.eu, in the «NAV Centre» section.

This fund is subject to the laws and regulations of Luxembourg. Depending on your own country of residence, this might have an impact on your investment. For further details you should consult a tax adviser.

This document describes one class of one sub-fund of the Vector umbrella. The prospectus, the annual and semi-

annual reports are established for Vector as a whole. Assets and liabilities of the sub-funds are segregated. They are available on www.vector.lu.

Shareholders are allowed to convert all or part of their shares into shares of another sub-fund of Vector, under condition that they satisfy all the criteria for the subscription of shares in the new sub-fund. For more details about how to switch shares, please refer to the dedicated section of the prospectus.

Vector 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.

A summary of the remuneration policy, in its latest applicable version, is available at www.vector.lu. Investors may obtain a copy of the current remuneration policy at the registered office of the Management Company free of charge.

This fund is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier.

Vector Asset Management S.A. is authorised in Luxembourg and regulated by the Commission de Surveillance du Secteur Financier. This key investor information is accurate as a 24/09/2019.