

## 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.

### THE STRALEM FUND - US EQUITY, Category DI shares (distribution) (LU0505594837) a sub-fund of THE STRALEM FUND

This sub-fund is managed by Kredietrust Luxembourg S.A., member of KBL European Private Bankers S.A..

## Objectives and investment policy

### Objectives

The objective of THE STRALEM FUND - US EQUITY is long term capital appreciation.

### Investment policy

At least 70% of the sub-fund assets will be invested in equity securities of large capitalization companies out of the Index US S&P 500. The portfolio construction follows a bottom-up approach. The investment process is based on a rigorous analysis and evaluation of fundamentals, with the aim of investing in companies either showing growth potential or having strong cash flow.

The sub-fund may hold positions in either cash or money market instruments if the Investment Manager believes such is necessary to protect the interests of share holders in an unfavorable investment climate. The Investment Manager does not use derivative instruments.

The investor may subscribe, convert and redeem shares on each bank business day in Luxembourg.

Income of this share class is in principle distributed.

### Recommendation

This sub-fund may not be appropriate for investors who plan to withdraw their money within 5 years.

## Risk and reward profile



### What does this synthetic indicator mean?

- The calculation of the risk indicator is based on historical data which may not be a reliable indication of the future risk profile of the sub-fund.
- The risk category shown is not guaranteed to remain unchanged. The sub-fund's risk indicator may shift over time.
- The lowest category does not mean a risk-free investment.
- The sub-fund THE STRALEM FUND - US EQUITY is classified in category 5 due to its investments in equity securities of the U.S. S&P 500 Index companies.

- Your initial investment does not benefit from any guarantee or protection.

### The risk and reward Indicator does not take into account the following:

- The value of equity securities may go down as well as up in response to the performance of individual companies and general market conditions.
- The fund's exposure to a single geographic region, which may be subject to particular political, economic, social and fiscal risks, may cause the fund to be more volatile than broadly diversified funds.
- Failure or deficient processes, systems and controls, human error or catastrophic events may lead to important losses.

Full information on the risks applicable to the fund is detailed in the prospectus.

## Charges

One-off charges taken before or after you invest	
<b>Entry charge</b>	5.00%
<b>Exit charge</b>	5.00%
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	
<b>Ongoing charge</b>	1.53%
Charges taken from the fund under certain specific conditions	
<b>Performance fee</b>	None

The charges borne by the investor are used for the operation of the sub-fund, including the marketing and distribution of the sub-fund. These charges reduce the potential investment growth.

The entry and exit charges shown correspond to a maximum percentage which might be deducted from the investor's capital invested into the fund by the investor's financial adviser or intermediary. 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.

This share class may be converted into shares of the same sub-fund or another sub-fund. A maximum conversion fee of 2.00% is charged for the conversion of shares.

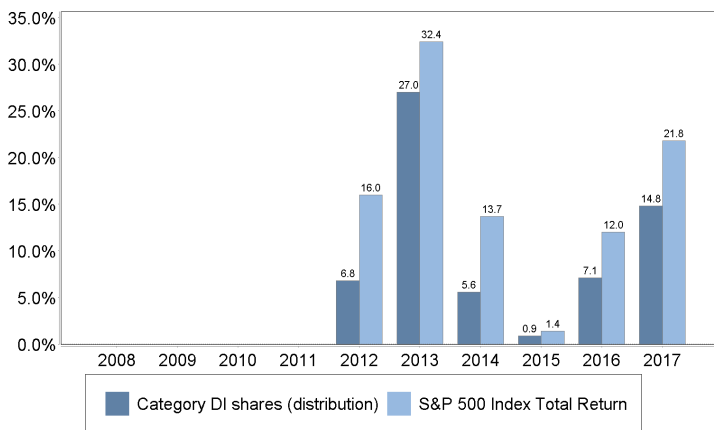
The ongoing charges percentage shown here is the maximum amount that can be charged. The promoter agrees to bear the risk of any class of shares exceeding the ongoing charges and will reimburse the difference to the company.

This percentage does not include the following:

- Securities transaction charges, except for entry and exit charges paid by the UCITS when shares in other UCITS are bought or sold.

For further information concerning charges, please consult the heading "Charges and expenses" of the fund's prospectus, which is available at the registered office of the Management Company.

## Past performance



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 USD.

The sub-fund was created in 2008.

This share class was created in 2011.

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

## Practical information

### Depository

KBL European Private Bankers S.A.

### 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 THE STRALEM FUND may be obtained free of charge from the registered office of the Management Company.

The prospectus, the latest annual and semi-annual report of the fund are available in English. 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.kbl.lu/media/126986/kti-remuneration-policy.pdf](http://www.kbl.lu/media/126986/kti-remuneration-policy.pdf). A paper copy will be made available free of charge upon request.

### Liability

Kredietrust Luxembourg S.A. 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 THE STRALEM FUND - US EQUITY 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 THE STRALEM FUND that may consist of several sub-funds. The prospectus and the annual and semi-annual reports are prepared for the entire fund.

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.

The fund is distributed in the following countries : Luxembourg, Switzerland, Netherlands, France, Germany, England, Austria, Singapore and Belgium.

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

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This key investor information is accurate as at 26.01.2018.