

Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name of unit class/PRIIP: C-QUADRAT ARTS Total Return Flexible H (EUR)

Manufacturer: HANSAINVEST Hanseatische Investment-GmbH, Kapstadtring 8, 22297 Hamburg

The Fund is a UCITS retail investment fund which has been launched in Germany and is managed by HANSAINVEST Hanseatische Investment-GmbH (hereinafter also "we/us"). HANSAINVEST is a SIGNAL IDUNA Group company.

German securities code number (WKN)/ISIN: A2JF84 / DE000A2JF840

Name of Fund: C-QUADRAT ARTS Total Return Flexible

Product identifier for Fund: 529900GLGG4KXMS5LW05

**Our website: <http://www.hansainvest.com>
Call +49 40 300 57 – 0 for more information**

The German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) is responsible for supervising HANSAINVEST Hanseatische Investment-GmbH in relation to this Key Information Document. This PRIIP is authorized in Germany and Austria.

Date of last revision of the Key Information Document: July 1, 2023

What is this product?**Type**

The Fund is a UCITS retail investment fund which has been launched in Germany. The C-QUADRAT ARTS Total Return Flexible fund is an undertaking for collective investment which pools capital provided by a number of investors in order to invest this for their benefit, in accordance with a defined investment strategy. Information about the other unit classes of this Fund which are marketed in your Member State is available at <https://www.hansainvest.com/deutsch/fondswelt/fondsuebersicht/> (in German) or from us.

Term

The Fund has been established for an indefinite term. As a rule, the investors may require the Company to redeem their units on each day of stock-exchange trading. However, the Company may suspend redemption if this appears necessary due to extraordinary circumstances, in view of the interests of the investors. We are entitled to terminate our management of the Fund subject to at least six months' notice by means of an announcement in the German Federal Gazette and additionally in the annual or half-yearly report. The Fund may not be appropriate for investors who plan to withdraw their capital within a period of 3 years.

Objectives

The investment objective of C-QUADRAT ARTS Total Return Flexible is to realize appropriate income and the highest possible long-term growth independently of any benchmark. The investment strategy of C-QUADRAT ARTS Total Return Flexible follows a total return approach and does not follow a benchmark. Instead, the Fund seeks to generate absolute growth in every market phase. The Fund's management uses a technical trading program developed by ARTS Asset Management with a purely quantitative decision-making process. The core strength of this management approach is a combination of its medium-term trend-following orientation and permanent adjustment of the portfolio in line with developments in individual markets. No attempt is made to anticipate trends. Instead, investments are made once a positive trend has established itself in the market in question. Target funds indicating positive trends from a systemic point of view are given the strongest weightings in the portfolio. The Fund's assets may be fully invested in the equities asset class, both through funds, ETFs and derivatives and also through individual equities. In negative equity phases, the Fund's equity holdings may be reduced to zero percent. In such cases, the Fund mainly invests in more defensive asset classes such as bond and money market funds. The Fund's portfolio may thus be limited to a small number of sectors. C-QUADRAT ARTS Total Return Flexible therefore cannot always be as broadly diversified as most traditionally managed global umbrella funds. The Fund's management may make use of all of the instruments available under the current legal framework for UCITS funds in order to realize the investment objective. The Fund may purchase equities and equity-equivalent securities, other securities, bank deposits, money market instruments, units in other investment funds, derivatives for investment and hedging purposes and also other investment instruments. The Fund's investment strategy consists of an active management process. The Fund does not track a securities index and nor does the Company follow a predefined benchmark for the Fund. This means that the fund manager will actively identify the assets to be purchased for the Fund on the basis of a predefined investment process and select these at its discretion rather than passively tracking a reference index. The potential risks associated with the purchase or sale will also be taken into consideration within the scope of the investment process. Risks may be entered into where the fund manager arrives at a positive assessment of the risk-reward ratio. The Fund does not track any index and its investment strategy is not based upon tracking the development of one or more indexes. The Fund does not make use of any reference value, since the Fund aims to achieve a performance which is independent of any benchmark. The Fund's management may enter into derivatives transactions for hedging purposes, for efficient portfolio management and to achieve additional income, i.e. also for speculative purposes. A derivative is a financial instrument whose value depends – although not necessarily 1:1 – on the development of one or more underlying instruments such as securities or interest rates.

As a rule, the income of the Fund will be reinvested.

The Fund's depositary is Hauck Aufhäuser Lampe Privatbank AG, Frankfurt am Main.

The prospectus (including the terms of investment), the annual report, the half-yearly report and information concerning the current unit price may be obtained free-of-charge in German at: <https://fondswelt.hansainvest.com/de/fondszusammenfassung/727>. We are obliged by law to provide you with these documents.

Intended retail investor

The Fund is intended for all types of investors who pursue the goal of asset building or asset optimization and wish to invest on a medium-term basis. You should be capable of bearing fluctuations in value and significant losses and should not require any guarantee regarding the preservation of the amount which you have invested. The unit class C-QUADRAT ARTS Total Return Flexible H (EUR) is exclusively available for investors who have concluded separate agreements with the sales agents specified by the capital management company in relation to the provision of independent advisory services or discretionary asset management or who are professional investors within the meaning of §1 (19) No. 32 of the German Capital Investment Code.

What are the risks and what could I get in return?

Risk indicator



<<Lower risk

Higher risk>>

The Summary Risk Indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you. We have classified this product as 3 out of 7, which is a medium-low risk class. The risk indicator reflects the market risk level of 3 (out of 7) and the credit risk level of 1 (out of 6). This rates the potential losses from future performance at a medium-low level. Poor market conditions are unlikely to impact the capacity to meet your demand for repayment.



The risk indicator assumes you keep the product for 3 years.

The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Please refer to the prospectus in regard to further risks (such as counterparty risk, operational risk, custody risk, etc.) and for further information.

Please see the information in the "How long should I hold it and can I take money out early?" section.

This product does not include any protection from future market performance so you could lose some or all of your investment.

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavorable, moderate, and favorable scenarios shown are illustrations using the worst, average and best performance of the product (and/or a suitable benchmark) over the last 10 years. Markets could develop very differently in the future.

Recommended holding period:		3 years	
Example investment:		EUR 10,000	
Scenarios		If you exit after 1 year	If you exit after 3 years
Minimum	There is no minimum guaranteed return. You could lose some or all of your investment.		
Stress	What you might get back after costs	EUR 7,990	EUR 6,460
	Average return each year	-20.10%	-13.54%
Unfavorable	What you might get back after costs	EUR 8,470	EUR 8,270
	Average return each year	-15.30%	-6.14%
Moderate	What you might get back after costs	EUR 10,000	EUR 9,810
	Average return each year	0.01%	-0.64%
Favorable	What you might get back after costs	EUR 13,550	EUR 13,680
	Average return each year	35.49%	11.00%

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor/and include the costs of your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The stress scenario shows what you might get back in extreme market circumstances.

Unfavorable scenario (for the recommended holding period): This type of scenario occurred for an investment (where figures are indicated for a period prior to the production of the PRIIP, these have been calculated by means of a benchmark) between May 2017 and May 2020.

Moderate scenario (for the recommended holding period): This type of scenario occurred for an investment (where figures are indicated for a period prior to the production of the PRIIP, these have been calculated by means of a benchmark) between May 2014 and May 2017.

Favorable scenario (for the recommended holding period): This type of scenario occurred for an investment (where figures are indicated for a period prior to the production of the PRIIP, these have been calculated by means of a benchmark) between December 2018 and December 2021.

What happens if HANSAINVEST Hanseatische Investment-GmbH is unable to pay out?

A default of HANSAINVEST Hanseatische Investment-GmbH will not have any direct impact on the amount paid out to you, since in the event of the insolvency of HANSAINVEST Hanseatische Investment-GmbH by law the Fund will not be included in the insolvency assets and will be preserved independently.

What are the costs?

The person advising on or selling you this product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario

- EUR 10,000 is invested

Investment: EUR 10,000		
Scenarios	If you exit after 1 year	If you exit after 3 years
Total costs	EUR 334	EUR 1,017
Annual cost impact (*)	3.34%	3.32% each year

(*) This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 2.68% before costs and -0.64% after costs.

We may share part of the costs with the person selling you the product to cover the services they provide to you.

Composition of costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	Currently 0.00% front-end load pursuant to the prospectus (maximum front-end load pursuant to the Special Terms of Investment 5.00%). Additional costs may arise that we are not aware of. The person who sells you the product or your personal financial advisor will inform you of the actual entry costs.	Current front-end load EUR 0
Exit costs	Currently 0.00% redemption fee pursuant to the prospectus (maximum redemption fee pursuant to the Special Terms of Investment 0.00%). Additional costs may arise that we are not aware of. The person who sold you the product or your personal financial advisor will inform you of the actual exit costs.	Current redemption fee EUR 0
Ongoing costs taken each year		
Management fees and other administrative or operating costs	1.63% of the value of your investment per year	EUR 163
Transaction costs	0.42% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell.	EUR 42
Incidental costs taken under specific conditions		
Performance fees	1.29% Performance fee p.a. 20% (max. 20% (of Fund's assets)) of the Fund's positive performance in excess of the 3-month Euribor benchmark (adjusted daily) with high water mark (HWM). The actual amount will vary depending on the conditions stipulated for the performance-based fee. The above estimate of cumulated costs contains the average over the last five years.	EUR 129

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

The recommended holding period is 3 years. This holding period has been determined on the basis of the above Summary Risk Indicator. The calculation is based on historical data. The recommended holding period is therefore only a guideline.

It is possible to liquidate your investment before the end of this period. You may sell units via the custodian which holds your securities account. Please note that a redemption fee may apply as of a sale and that your custodian may charge transaction costs.

Please see the "What are the costs?" section for further information.

How can I complain?

You can submit complaints about this Fund, our behavior or a person who provides advice regarding this product, or sells it, either online, by post or by telephone. We can be contacted by email at the address compliance@hansainvest.de and by post at HANSAINVEST Hanseatische Investment-GmbH, Compliance Department, Kapstadtring 8, 22297 Hamburg. Our telephone number is +49 40 300 57 - 0. Further information is available at <https://www.hansainvest.de/unternehmen/compliance/bearbeitung-von-beschwerden-bei-der-hansainvest>

Other relevant information

Information on the Fund's past performance and a presentation of earlier performance scenarios calculated on a monthly basis are available free-of-charge in German at: <https://fondswelt.hansainvest.com/de/fondszusammenfassung/727>

This Key Information Document is available in the following languages: German and English.

The Fund is governed by the German Investment Tax Act (*Investmentsteuergesetz*, InvStG). This may affect the taxation of your income from the Fund.