



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.

ATOMO - GLOBAL YIELD - I - USD (ISIN: LU1164733724)

A Sub-Fund of ATOMO, managed by Casa4Funds SA

• OBJECTIVES AND INVESTMENT POLICY

We aim to achieve **returns in excess** to that of the bond market over time.

We invest mainly in **bonds (loans)** issued by **companies** worldwide that pay **higher interest** than other bonds. Issuers are rated by specialised consultants on a scale from A (best creditworthiness - high probability to meet interest and capital repayment obligations) to C (worst creditworthiness, vulnerable issuer). **We typically invest in issuers that are less vulnerable in the near term** although facing long term challenges (**BB+ to B-** Standard & Poor's **rating**). We select those on the basis of a **thorough analysis** of their **financial situation** and **business perspectives**.

We may invest in all other types of bonds such as those issued by governments or convertible into shares. We may also invest in **units of investment funds** investing in bonds.

This share class does not distribute any income to you.

You can buy and sell shares of this class every bank business day in Luxembourg, provided you qualify as an **institutional investor**.

Your **first investment** must amount to **more than 100.00 U.S. Dollars**.

• RISK AND REWARD PROFILE



The above indicator reflects the historical level of risk and reward of this share class over the last 5 years. As it is based on its historical behaviour, **it does not necessarily reflect your future risk, nor reward**. In particular, financial contracts we use have specific characteristics that may not be adequately reflected in the indicator above.

This share class is classified as above, since it has experienced **low movements in its price**. This classification is solely valid as of the date of this document; it can change in the future.

If you invest in a fund in the category "1" above, you may sustain a loss. A fund in this category is not risk-free at all times.

This fund does not provide you with any guarantee on performance nor on the value of your investment in it. The latter may consequently go up, as well as down.

The indicator captures the impacts on the Fund of adverse movements in financial markets and currencies, **under normal market conditions**.

The **following other risks can be significant** to the Fund:

- Issuers of bonds may fail to meet their payment obligations. We mitigate this risk by a thorough analysis of their financial condition and permanent monitoring thereof.
- The bonds in which we invest can be easily sold under normal market conditions. Exceptional circumstances may lead to situations where those can only be sold at a loss for you.
- Investment positions may be relatively focused on one particular economic sector or country.
- Investing in emerging economies can present risks inherent to political stability, economic conditions, and/or regulatory and fiscal environments that may adversely affect the price of the Fund.
- The protection of your investment against fluctuations in the foreign exchange rate of the Euro against the U.S. Dollar may not be perfect. You may therefore sustain a loss as a consequence of this protection.

More details on the risks you may face when investing in this Fund are described in the "Risk Factors" and "Risk Management Process" sections of the Prospectus, as well as in the "Sub-Funds Details" section thereof.

• CHARGES

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

One-off charges taken before or after you invest	
Entry charge	1.00%
Exit charge	1.00%
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.	
Charges taken from the Fund over a year	
Ongoing charges	2.34%
Charges taken from the Fund under certain specific conditions	
Performance fee	0.00%
None	

The **entry** and **exit charges** shown are **maximum** figures. In some cases you may pay less - you can find this out from your personal investment adviser or distributor.

The **ongoing charges** figure shown here is an estimate of the charges incurred by the Fund over one year. 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 Fund when buying or selling units in other funds.

For more information about charges, please refer to the section "Fees and Expenses" of the Fund's Prospectus, which is available at www.atomoscav.com.

• PAST PERFORMANCE

This share class does not have performance data for one complete calendar year yet.

NONE

Past performance provides **no indication** on future returns.

All fees and expenses, including any performance fee, as included in the price of the Fund, are reflected in the performance shown left, which is calculated in **US Dollar**. This performance **does not take into account** the above mentioned maximum entry and exit charges, if any.

The Fund was **launched in 2015**.

• PRACTICAL INFORMATION

The depositary bank of the Fund is Banque de Luxembourg.

This key investor information describes a Sub-Fund of ATOMO, whose assets are segregated by law from the assets of the other Sub-Funds of the Fund. You can exchange your investment in shares of this Sub-Fund into shares of any other Sub-Fund, free of charge.

The State of the origin of the Fund is Luxembourg. This document may only be distributed in or from Switzerland to qualified investors within the meaning of Art. 10 Para. 3, 3bis and 3ter CISA. In Switzerland, the Representative is Oligo Swiss Fund Services SA, avenue Villamont 17, CH-1005 Lausanne, whilst the Paying agent is Neue Helvetische Bank AG, Seefeldstrasse 215, CH-8008 Zurich. In respect of the units distributed in Switzerland, the competent Courts shall be at the registered office of the Representative in Switzerland. The Basic documents of the Fund as defined in Art. 13a CISO as well as the annual and, if applicable, semi-annual reports may be obtained free of charge at the office of the representative.

You can obtain the current Prospectus and latest semi-annual and annual accounts (all in English) of the entire Fund, free of charge, from Casa4Funds SA or at www.atomoscav.com, as well as the price of the shares.

Remuneration Policy: The details of the up-to-date remuneration policy of the Management Company, including, but not limited to, a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits, are available free of charge upon request. Information about the remuneration policy are also available at www.casa4funds.com/remuneration-policy.

You can obtain information on the other share classes available to you at www.atomoscav.com, from Casa4Funds SA or in the "Shares" and "Sub-Funds Details" sections of the Fund's Prospectus.

The tax legislation applicable to the Fund in the Grand-Duchy of Luxembourg may have an impact on your personal tax position.

Casa4Funds SA 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.