

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

H2Crete Fund

CAIAC Fund Management AG

LI1359341677

www.caiac.li

Call for more information +423 375 83 33

The Liechtenstein Financial Market Authority is responsible for supervising CAIAC Fund Management AG in relation to this Key Information Document

11. June 2024

What is this product?

Type

It is an AIF under Liechtenstein law in the legal form of an investment fund. The depositary is Bank Frick AG. The prospectus, current annual reports, current unit prices and more can be found free of charge in German at caiac.li

Term

The investment product has an unlimited term.

Objectives

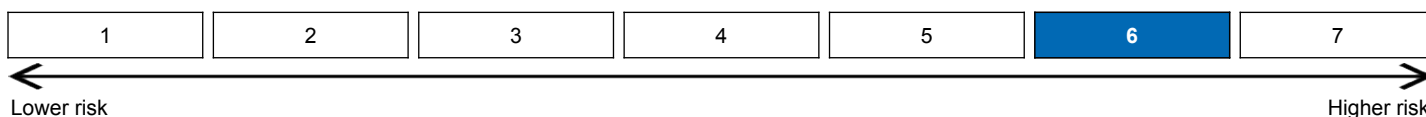
The H2Crete Fund has an investment objective of achieving long-term increases in value through capital gains and income by specifically investing the AIF in ProEuropean Trading GmbH, Dachau, Germany by means of risk-capital participation, and granting loans so that income can be generated from the interest.

Intended retail investor

The AIF is suitable for professional and speculative investors who accept very high risks - up to and including the complete loss of capital.

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

Risk Indicator:



The risk indicator assumes you keep the product until 10 years

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 the fund are not able to pay you.

We have classified this product as 6 out of 7, which is the second-highest. This rates the potential losses from future performance at a high level, and poor market conditions are very unlikely to impact our capacity to pay you.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks: The product may be exposed to other risks that are not reflected in the Summary Risk Indicator, such as operational, political, legal and counterparty risks.

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

Performance scenarios

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 includes 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. 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 scenarios shown are illustrations based on results from the past and on certain assumptions Markets could develop very differently in the future.

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

The scenarios shown illustrate how your investment could perform. The scenarios presented are an estimate of future performance based on evidence from the past on how the value of this investment varies, and are not an exact indicator.

Recommended holding period: 10 years Example Investment: 10'000 USD		If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Minimum	You could lose some or all of your investment.			
Stress scenario	What you might get back after costs	0.00 USD	0.00 USD	0.00 USD
	Average return each year	-100.00 %	-100.00 %	-100.00 %
Unfavourable scenario	What you might get back after costs	6'810.00 USD	4'410.00 USD	3'280.00 USD
	Average return each year	-31.90 %	-15.10 %	-10.55 %
Moderate scenario	What you might get back after costs	10'160.00 USD	10'770.00 USD	11'570.00 USD
	Average return each year	1.60 %	1.49 %	1.47 %
Favourable scenario	What you might get back after costs	15'110.00 USD	26'180.00 USD	40'690.00 USD
	Average return each year	51.10 %	21.23 %	15.07 %

What happens if CAIAC Fund Management AG is unable to pay out?

The assets of the collective investment scheme are kept separate from the assets of CAIAC Fund Management AG, acting as the fund management company, and from the relevant custodian bank. This means that you will not lose your investment if CAIAC Fund Management AG becomes insolvent.

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.
- 10'000 USD are created.

	If you exit after 1 year	If you exit after 5 years	If you exit after 10 years
Total costs	956.81 USD	3'267.52 USD	7'228.47 USD
Annual cost impact (*)	9.57%	5.72%	5.22%

(*) 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 6.20 % before costs and 0.98 % after costs.

Composition of Costs

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	5.00% of the amount you pay in when entering this investment	500.00 USD
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0.00 USD
Ongoing costs [taken each year]		
Management fees and other administrative or operating costs	4.43% of the value of your investment per year	443.00 USD
Transaction costs	0.30% 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.	30.00 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0.00 USD

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

Recommended holding period: 10 years

This collective investment scheme has no minimum holding period, but is intended for long term investments. You should therefore be prepared to retain your investment for at least 10 years. You can redeem your investment based on the redemption conditions defined in the prospectus.

How can I complain?

Your satisfaction is important to us, which is why we and our agents take your suggestions, criticism, and complaints regarding the funds managed by us seriously. If you wish to make a complaint about this collective investment scheme or about the person who sold you this fund or advised you about it, this can be done as follows:

- By telephone: You can make your complaint by calling +423 375 83 33.
- By email, fax or letter: You can contact us by email via info@caiac.li, by fax on +423 375 83 38 or by letter at the address CAIAC Fund Management AG, Industriestrasse 2, FL-9487 Gamprin-Bendern, Liechtenstein.
- Website: You can submit your complaint via the web address www.caiac.li/en/services, in the Customer Complaints Section.

We will investigate the matter raised by you as soon as possible and then contact you. The processing of your request of course does not incur any costs.

Other relevant information

There is not yet sufficient data to provide investors with useful information on past performance.

Monthly calculations of previous performance scenarios are available at www.caiac.li/de/investmentsfonds/fonds.

As the fund management company for this collective investment scheme, we are obliged to make the relevant fund documents (the current fund prospectus and the semi-annual and annual reports) available free of charge. These and other fund documents are available on our website at www.caiac.li, under "Investment Funds / Fund data".