

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.

CLARTAN - PATRIMOINE, Class I (LU1100077798)

a sub-fund of CLARTAN SICAV

Management Company: CLARTAN ASSOCIÉS

Objectives and investment policy

Management objective: CLARTAN - PATRIMOINE is a precautionary savings product that seeks to increase the capital invested over a period of more than 2 years, with the intention of preserving it.

Benchmark: Given the discretionary investment style, the sub-fund does not have a relevant benchmark. The sub-fund is actively managed without reference to a reference index.

Investment policy: For the part of the sub-fund invested in bonds, the investment policy is chosen depending on the maturity of the portfolio and the quality of the issuers. The part of the portfolio not invested in bonds is known as bottom-up, which means that the financial analysis of bond and share issuers takes precedence for investment decisions over the perception of the financial markets and the economic and political environment, which supports the decisions.

The sub-fund invests:

- between 50% and 100% of its net assets in debt securities and money market instruments, of which at least 50% of its net assets are in bonds rated at least BBB- by Standard & Poor's or equivalent, denominated in euros. The sensitivity of the bond portfolio will be between 0 and 10. Debt securities may in particular but not exclusively be sovereign bonds, "corporate" bonds or bonds indexed without maturity constraint, securities assimilated to shares or bonds such as convertible bonds, bonds with warrants, negotiable debt securities and more specifically indexed debt securities;
- up to 35% of its net assets in shares of listed companies without sectoral or capitalisation restrictions, with a maximum of 20% of its net assets in listed shares of companies in emerg-

ing countries that do not belong to the OECD (including Chinese companies and in particular Chinese A shares listed on the markets of the People's Republic of China via Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect), priority dividend shares, investment certificates and in equity securities.

The sub-fund may invest up to 10% of its net assets in UCITS and/or other UCI units, with a maximum of 5% in money market funds for cash balance management.

The sub-fund may, from time to time, buy or sell options and forward financial derivatives:

- to protect them against drops in the equity or foreign exchange markets;
- to improve their performance by seeking out a better purchase or sales rate.

Exposure will be limited to 100% of the assets.

Any investor who would like a more detailed description of the investment strategy and the assets used is invited to refer to the prospectus.

Income appropriation: capitalisation

Recommendation: More than 2 years. This sub-fund may not be appropriate for investors who plan to withdraw their money within this period.

Redemption of shares: The investor has the right to redeem their shares upon request. Redemptions take place each bank business day in Luxembourg and France, except bank holidays in Luxembourg and public holidays in France. Investors should take note that in exceptional circumstances, they may only have a limited possibility to request a redemption, or this possibility may be suspended.

Risk and reward profile



What does this synthetic indicator mean?

The shares of Class I are classified in category 3 because the value of the share may be subject to medium variations and consequently the risk of loss and the opportunity of gain may be moderate.

The risk category has been determined on the basis of historical data and may not be a reliable indication of the future risk profile. The risk and reward category shown does not

necessarily remain unchanged and the categorisation of the sub-fund may shift over time. The lowest category does not mean a risk-free investment. Repayment of the initial investment is not guaranteed.

Which materially relevant risks are not adequately captured by the synthetic indicator?

Risk of the impact of using financial techniques involving futures instruments: the use of derivatives may give rise to significant upward or downward fluctuations in the net asset value over short periods.

How can I get more information about the risks of the sub-fund?

Additional information concerning the risks of investment in the sub-fund is indicated in the corresponding section of the prospectus of the fund which is available at the Management Company and on the website www.clartan.com.

Charges

One-off charges taken before or after you invest	
Entry charge	None
Exit charge	None
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	
Ongoing charge	0.74%
Charges taken from the fund under certain specific conditions	
Performance fee	None

The charges paid by an investor are used to cover the running costs of the fund, including the costs of marketing and distribution of shares. These charges reduce the potential increase in value of an investment in this fund.

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

The conversion of part or all of the shares into shares of another sub-fund or another share class is free of charge.

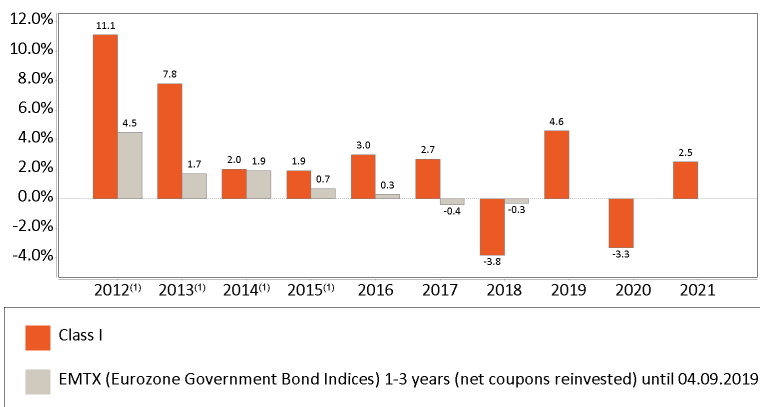
The ongoing charges relate to the annual charges; they were calculated on 31.12.2021. The ongoing charges may vary from year to year.

The figure of the ongoing charges excludes:

- Securities transaction charges, except for the charges related to the purchase and the sale of target funds.

For further information concerning charges, please consult the heading "Commissions and fees charged to the sub-fund" of the fund's prospectus, which is available at the registered office of the Management Company and on www.clartan.com.

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 EUR.

The sub-fund was launched in 2015 by the merger of the French FCP Rouvier Patrimoine. This share class was created in 2015.

(1) The past performance shown are simulations based on the performance of Rouvier Patrimoine - class C (FR0000401366).

Practical information

Depositary

Banque de Luxembourg

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 CLARTAN SICAV may be obtained free of charge from the registered office of the Management Company or on www.clartan.com.

The prospectus, the latest annual and semi-annual report of the fund are available in French. 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.clartan.com. A paper copy will be made available free of charge upon request.

Liability

CLARTAN ASSOCIÉS 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 CLARTAN - PATRIMOINE 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 CLARTAN SICAV that may consist of several sub-funds. The prospectus and the annual and semi-annual reports are prepared for the entire fund.

The assets and liabilities of a sub-fund are segregated pursuant to the law so that the commitments and liabilities of one sub-fund do not affect the other sub-funds.

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.

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

CLARTAN ASSOCIÉS is authorised in France and regulated by the Autorité des Marchés Financiers (AMF).

This key investor information is accurate as at 12.09.2022.