

Investment Objective

The objective of the portfolio is to achieve a high level of long-term capital growth.

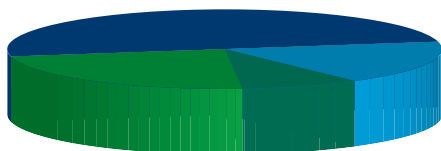
Investment Concept

The sub-fund predominantly invests in equity funds denominated in EUR and other currencies (about 50% of the net sub-fund assets) and fixed-income securities (about 45% of the net sub-fund assets). The sub-fund may invest up to 10% of its net assets in real estate funds which are denominated in EUR.

Investment Horizon

The sub-fund is primarily tailored to growth-oriented investors who have an investment horizon of at least five years.

Portfolio structure according to asset classes Q4/2018



	Equities - Europe Large Caps	(50.00%)
	Bonds - Euro High Yields/Emerging Markets	(17.78%)
	Bonds - Euro High Grade	(23.33%)
	Bonds - Specialities	(8.89%)

Risk Class



The risk is represented by the (annualized) standard deviation of the total portfolio return. The higher the standard deviation, the wider the fluctuations between the highs and lows of the fund. The risk of each fund is displayed by a bar that is divided into five equally weighted risk categories ranging from "low" to "high".

Risk Profile

The sub-fund has a higher risk compared to a portfolio predominantly consisting of fixed-income funds. The sub-fund contains the typical risks of funds (such as credit risks, currency risks, interest rate risks, etc.). In order to avoid currency risks, generally only funds which are denominated in EUR and / or offer hedged currency-share classes are selected for the portfolio.

Details of the fund:

Name of the fund	Movement Plus Aktiv - Ausgewogenes Portfolio Europa
ISIN	LU0326454708
Fund company	IP Concept S.A., Luxembourg
Fund manager	Movement S.C.A., Luxembourg
Type of fund	Fund of funds
Currency	EUR
Net asset value (NAV)	11.37 EUR (as of 30/11/2018)
Management Style	Multi-Manager and Multi-Style Approach
Legal Form	Sub-funds of a SICAV
Inception Date	14/11/2007
Domicile	Luxembourg
Custodian Bank	DZ PRIVATBANK S.A., Luxembourg
Fund Volume	18.06 Mio. EUR (as of 30/11/2018)
Financial Year	1 st Oct. - 30 th Sept.
Dividend Policy	Accumulation
Cut-off Time	4 p.m. (CET) on the previous day
Initial Sales Charge	max. 5%
Conversion Fee	0%
Redemption Fee	0%
Management Fee (p.a.)	1.75%
Custodian Fee (p.a.)	0.06%
Minimum Investment Amount	50 EUR
Savings Plan	yes (min. 50 EUR)

Performance (as of 30 November 2018)



Moventum Portfolio Europe Balanced*

November 2018	-1.04%
YTD	-9.33%
2017	5.29%
2016	-1.41%
2015	6.53%
2014	3.18%
2013	12.83%
2012	14.32%
2011	-10.32%
2010	9.32%
2009	16.02%
2008	-24.50%

* NOTE: Issued 14 November 2007
Source: Moventum S.C.A., own research

Past performance is no guarantee of future results. The value of investments is subject to price fluctuations. Subscription fees are not included. Results based on BVI method (prior to costs of purchase) in EUR. Share purchases should only be effected based on the legal sales documents.

Target fund allocation for the 4th quarter

Since 1st October 2018, the broadly diversified sub-funds portfolio includes the following funds:

Equities - Europe Large Caps		50.00%
Allianz Euroland Equity Growth AT EUR	LU0256840447	8.00%
Allianz Europe Equity Growth Select	LU0920839346	5.00%
Comgest Growth Europe Opportunities EUR	IE00B4ZJ4188	8.00%
First Private Europa Aktien ULM	DE0009795831	7.00%
Invesco Pan European Structured Equity	LU0119750205	9.00%
MainFirst Top European Ideas A	LU0308864023	6.00%
RAM (Lux) Sys European Equities BP EUR	LU0835715433	7.00%
Bonds - Euro High Yield/Emerging Markets		17.78%
DNB SICAV High Yield	LU1303785361	5.56%
Nordea 1 - European High Yield Bd BP EUR	LU0141799501	4.44%
Robus Mid-Market Value Bond Fund	LU0960826575	7.78%
Bonds - Euro High Grade		23.33%
BlueBay Invmt Grd Euro GovtBd R EUR	LU0549537040	11.11%
Nordea - European Covered Bond BP EUR	LU0076315455	5.56%
Zantke Euro Corporate Bonds	DE000A0Q8HP2	6.67%
Bonds - Specialties		8.89%
Edmond de Rothschild Bond Allocation	LU1161527038	8.89%
		100.00%

Advantages of Moventum Plus Active Fund of funds

High Quality Investment Approach

Investment Process - clearly structured, successful investment process without «soft» factors, and without single-person risk due to an established team approach.

Reallocation - quarterly adjustment of the portfolio structure to current market conditions based upon the expertise of independent investment committees and Moventum Research.

Funds Selection Process - product- and vendor-neutral, fund selection process for the allocation of funds via the use of the external fund analysis company FondsConsult Research AG, Munich.

Rebalancing - automatic, quarterly rebalancing of the Moventum Fund of funds portfolio to match the original risk-reward profile of the portfolio.

Great flexibility

You have the choice between 5 different Moventum fund of funds strategies depending on your risk-reward profile, your investment horizon and your investment goals.

Flexible investment volume from 50 EUR (one-time investment and / or savings plan).

High transparency of your investment

MoventumAccountView - via online account query, details of the current situation and performance of your investment are always available.

Attractive pricing

€ 0 deposit fee (in MoventumClassic Depot, which is exclusively used for our fund of funds)

€ 0 transaction fee

€ 0 redemption fee/exchange fee

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As of: December 2018.
All data, if not expressly indicated otherwise, is provided as of 30/11/2018.
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