

# 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.

Global Convertible, a sub-fund of Harvest Investment Fund - B (EUR) LU0518233621

The Management Company is VPB Finance S.A.

## Objectives and Investment Policy

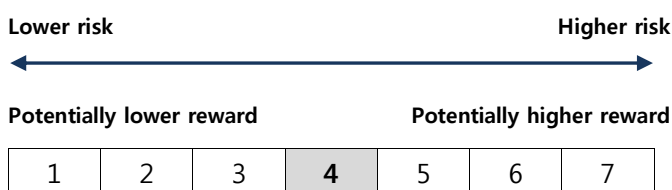
The objective of the Fund is to achieve long term capital growth.

The Fund is actively managed, mainly investing in convertible bonds or similar financial instruments issued by companies from around the world. In addition, the Fund may hold bank deposits as well as invest in other funds or money market instruments. In order to achieve its

objectives, the Fund may use derivatives to reduce the impact that the currency exchange rates and market changes might have on the Fund's performance.

In principle you can sell shares of the Fund once a week on a bank business day. Income remains in the Fund and is reinvested.

## Risk and Reward Profile



This risk and reward indicator illustrates where the Fund is positioned in terms of its possible risk and reward. The higher the Fund's position on this scale, the greater the possible reward, but also the greater risk of losing money. This risk indicator is calculated using historical data, which cannot be used as a prediction for the future. Therefore the risk classification may change over time. Even if the Fund is in the lowest risk class you can lose money, as no investments are entirely risk free.

The risk and reward indicator has been calculated using simulated historical performance data, which may not be a reliable indicator of the Fund's future risk and reward profile.

This Fund is in category 4 since the price changes of the Fund have been moderate in the past.

The following risks are not fully reflected in the above classification but still influence the Fund's value:

**Counterparty risk:** The Fund enters into contracts with various counterparties. If a counterparty does not fulfil its obligations to the Fund (e.g. not paying an agreed amount or not delivering securities as agreed) the Fund can suffer a loss.

## Charges

### One-off charges taken before or after you invest

Entry charge	5.00%
Exit charge	none

This is the maximum that might be taken out of your money before it is invested (entry charge).

### Charges taken from the fund over a year

Ongoing charges	1.97%
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### Charges taken from the fund under certain specific conditions

Performance fee*	0.42%
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\*The performance fee is equal to 10% of any return above the Fund's net asset value per share at the end of the previous calendar year (High Water Mark). The Fund pays the performance fee on an annual basis.

The charges you pay are used to pay the costs of running the Fund, including the costs of marketing and distributing it.

These charges reduce the potential growth of your investment.

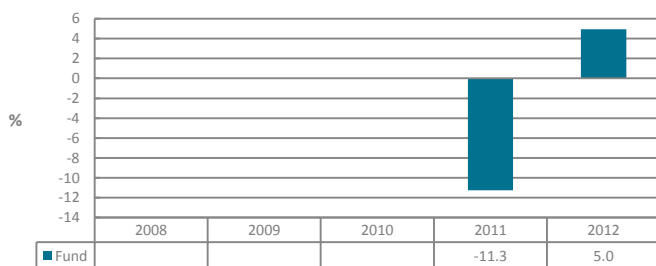
The entry and exit charges shown are maximum figures. In some cases you might pay less. Actual entry and exit charges can be obtained from your financial adviser or distributor.

If you switch shares of Global Convertible into shares of another sub-fund of Harvest Investment Fund, you may have to pay a so-called conversion charge of up to maximum of 1%.

The ongoing charges figure is an estimated based on expected total of charges. This figure may vary from year to year. Performance fees and portfolio transaction costs are not included in the ongoing charges figure, except for portfolio transaction costs for entry/exit charges paid by the Fund when buying or selling units of another fund.

More information on charges, including information on how the performance fee is calculated, can be found in section Fees and Expenses of the prospectus, available from the registered office of Harvest Investment Fund.

## Past Performance



The Fund was launched in 12.07.2010.

For the calculation of this past performance all charges and fees have been included, except any entry, exit or conversion charges that may have been paid when buying, selling or converting shares of the Fund.

The past performance has been calculated in EUR.

The past performance is no guarantee for future performance.

## Practical Information

The Fund's depositary is VP Bank (Luxembourg) S.A.

You can obtain the prospectus, latest annual and semi-annual reports, latest prices of shares as well as further information in English free of charge from the registered office of Harvest Investment Fund.

The Fund is subject to the specific tax legislation of Luxembourg. This may have an impact on your personal tax situation.

VPB Finance S.A. 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.

You can convert shares of the Fund into shares of the other sub-funds of Harvest Investment Fund. More detailed information can be found in section Conversions of the Fund's prospectus, available from the registered office of Harvest Investment Fund.

This document describes (one share class of) a sub-fund of Harvest Investment Fund, while the prospectus, latest annual and semi-annual report are prepared for the entire Harvest Investment Fund.

Assets and liabilities of each sub-fund of the umbrella Harvest Investment Fund are segregated by law, therefore, only the profit or loss of the Global Convertible has an impact on your investment.

For other share classes of Global Convertible you can obtain the prospectus, latest annual and semi-annual reports as well as further information in English free of charge from the registered office of Harvest Investment Fund.