

Data as of : 28/05/2021

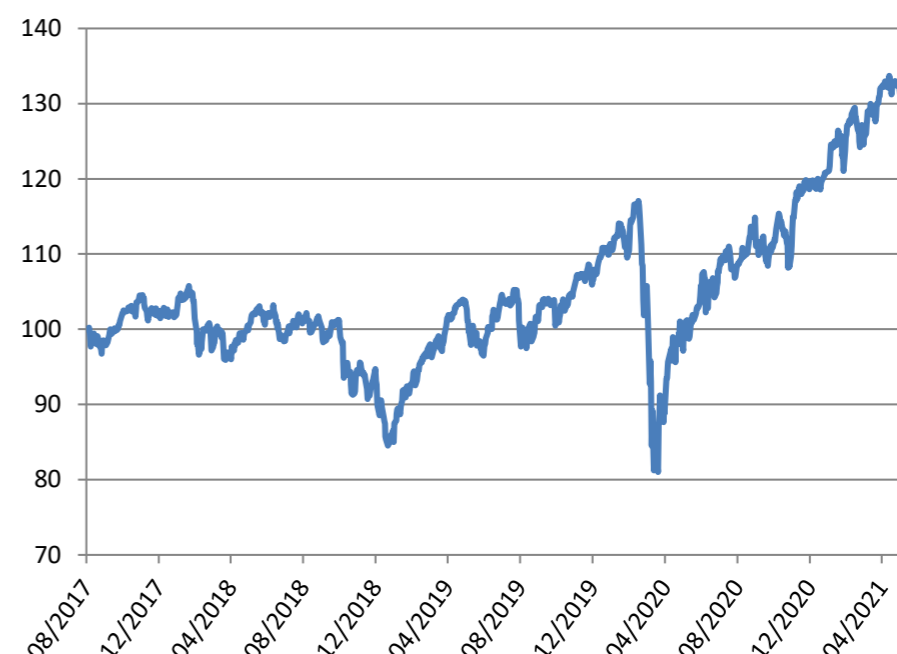
## Investment policy

The main objective of the Hermes Universal Full Equity sub-fund is to maximize the growth of invested assets. The sub-fund will invest primarily in equities and additionally in other financial products. The sub-fund will invest a minimum of 50% of its assets in the C+F World Equities sub-fund. This Belgian SICAV aims to achieve maximum growth of invested assets and invests primarily in equities (this can be up to 100%)

## Specific characteristics

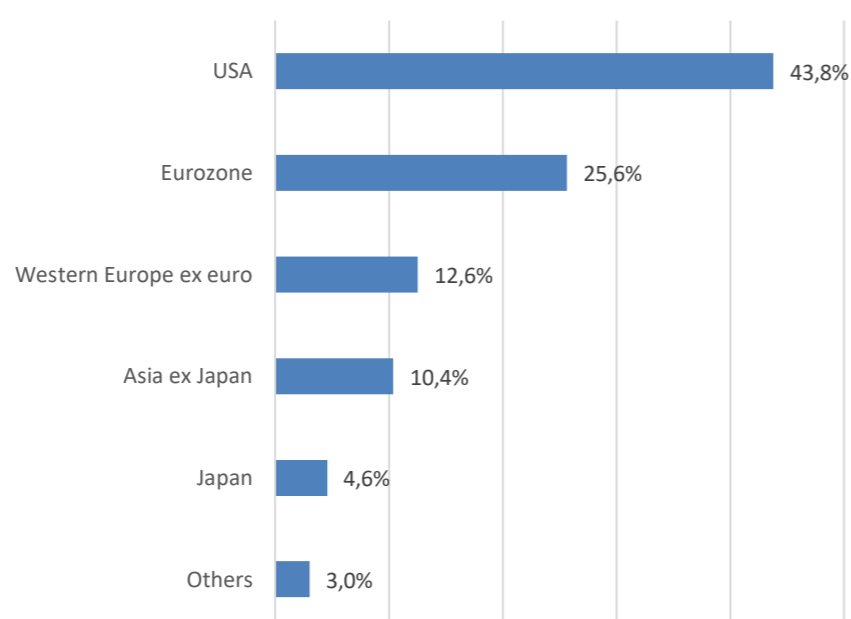
- The management is not linked to a benchmark, but reflects the manager's beliefs.
- The synthetic risk indicator is 6 on a scale of 1 (lower risk; potentially lower returns) to 7 (higher risk, potentially higher returns).

## NAV evolution HU Full Equity C Cap\* since launch



Source: Bloomberg & Morningstar & Delen Private Bank

## Geographical breakdown



## Annual performance (net of fees) (1jan - 31dec)

EUR	2018	2019	2020	YTD
HU Full Equity C Cap*	-15,3%	27,7%	9,9%	10,6%

## Annualized return (net of fees) as of 28/05/2021

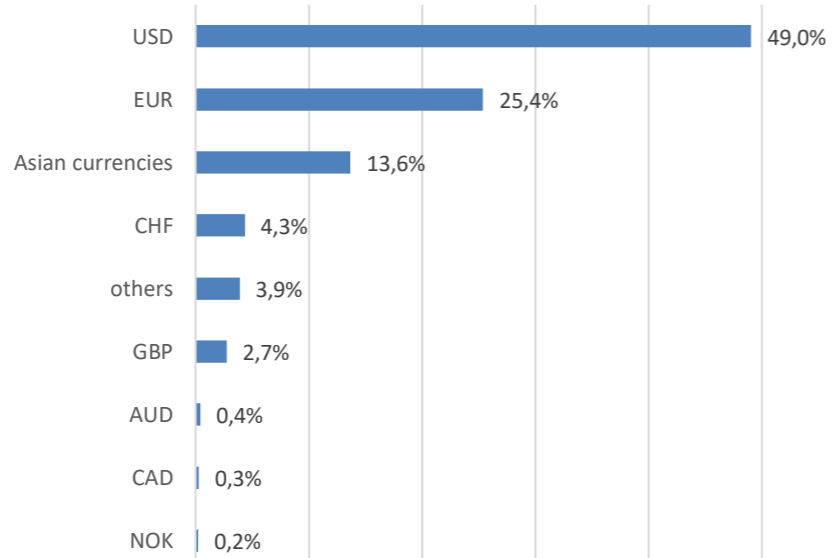
EUR	3 years	1 year	since launch
HU Full Equity C Cap*	9,9%	31,2%	7,9%

\*Past performance is not a guarantee or a reliable guide to the future. Market and exchange rate movements may cause the capital value of investments, and the income from them, to go down as well as up and the investor may not get back the amount originally invested.

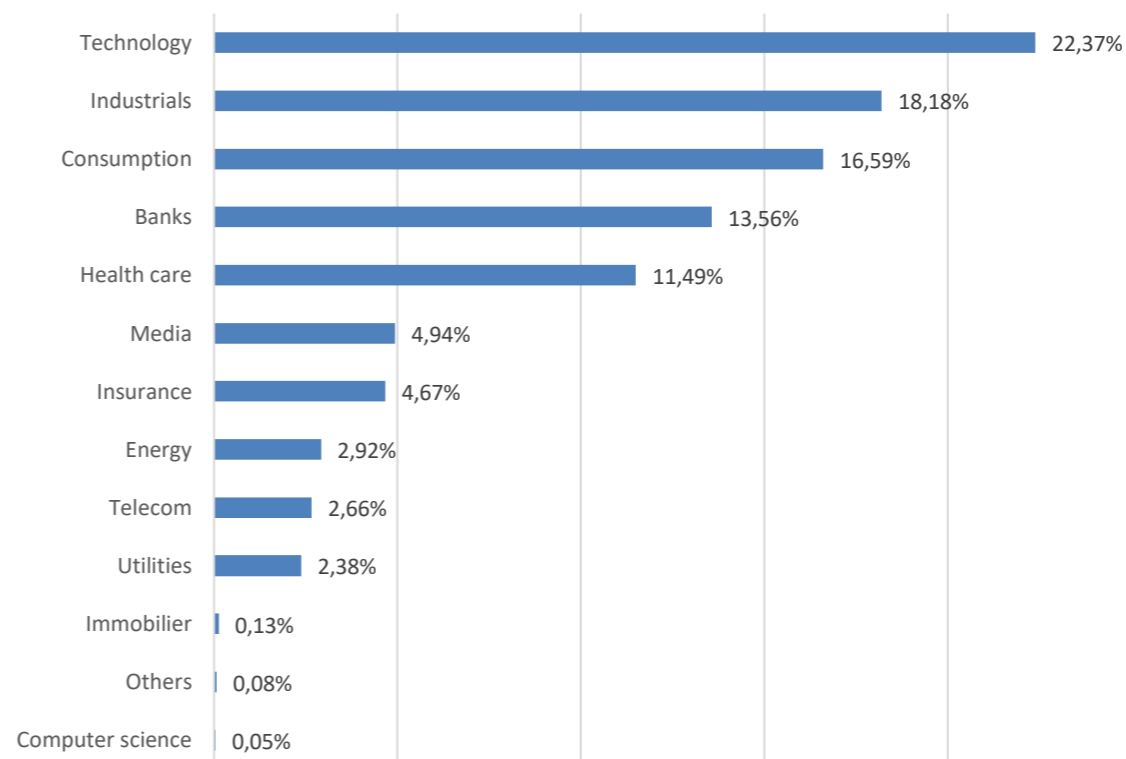
The performance calculation takes all fees into account except eventual subscription or redemption commissions.

Source: Bloomberg & Morningstar & Delen Private Bank

## Currencies Breakdown



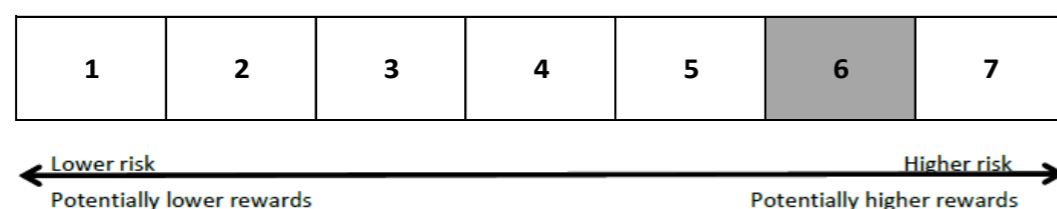
## Sectoral diversification



## Top 10 Equity

1. ISHARES RUSSELL 2000 ETF	3,41%	6. AMAZON.COM INC	1,76%
2. MICROSOFT CORP	2,45%	7. SAMSUNG ELECTR-GDR REG S	1,67%
3. APPLE INC	2,25%	8. TAIWAN SEMICONDUCTOR-SP ADR	1,44%
4. ISHARES MSCI EMERGING MARKETS	1,89%	9. ISHARES ASIA TRUST IS FTSE CHINA A50 ETF	1,28%
5. ALPHABET INC-CL C	1,87%	10. LVMH MOET HENNESSY LOUIS VUI	1,21%

### Risk and return profile



This synthetic indicator represents the historical volatility of the fund over a period of 5 years (market risk).

- Historical data, such as those used to calculate the synthetic indicator, are not always a reliable indication of the fund's future risk profile.
- It is not certain that the risk/return category remains unchanged.
- The classification of the fund is likely to change over time.
- The lowest category is not synonymous with a risk-free investment.

- The Fund is classified in this category as the Fund invests primarily in equities. As a result, the value of the portfolio will decline when equity markets decline and vice versa. By focusing on the equity market, the value of the fund can fluctuate significantly.

Other risks that are essential for the fund and not (sufficiently) covered by the synthetic indicator:

- Currency risk: the fund's reference currency is the euro and generally 25% to 50% of the portfolio is invested in a currency other than the euro, which gives an average exchange rate risk.

For a complete overview of the fund's risks, please refer to the risk section in the prospectus.

### Important data

Subfund of the Luxembourg law SICAV Hermes Universal

Subscription commission	max 3 % (not applicable if held at Delen Private Bank)		
Redemption commission			0,0%
Transaction fee			0,225%
Recurring fee	N	< 500.000€	1,60%
	A	500.000€-1.000.000€	1,45%
	B	1.000.000€ - 2.500.000€	1,15%
	C	2.500.000€ - 15.000.000€	0,90%
	J	15.000.000€ - 30.000.000€	0,80%
	E	> 30.000.000€	0,63%
Total fee*	N	< 500.000€	1,825%
	A	500.000€-1.000.000€	1,675%
	B	1.000.000€ - 2.500.000€	1,375%
	C	2.500.000€ - 15.000.000€	1,125%
	J	15.000.000€ - 30.000.000€	1,025%
	E	> 30.000.000€	0,85%

Distribution shares: final withholding tax on dividends in Belgium 30%.

Capitalization shares with more than 10% invested in receivables: 30% withholding tax on capital gains and interest on these receivables.

Share class	ISIN code	NAV in Euro
N Cap	LU1746876926	130,25
N Dis	LU1746877064	127,37
A Cap	LU1637389534	130,87
A Dis	LU1637389617	127,98
B Cap	LU1637389708	132,37
B Dis	LU1637389880	129,47
C Cap	LU1637389963	133,63
C Dis	LU1637390037	130,72
J Cap	LU1637390110	133,56
J Dis	LU1637390201	130,64
E Cap	LU1637390383	134,36
E Dis	LU1637390466	131,30

\*The total annual fees include all costs: recurring fees (custody fees, management fees, risk management and compliance fees, administrative fees) and transactions fees (regardless of the number of transactions). Fees for third parties remunerations, such as auditors, taxes and external transactions costs are not included and may vary. In 2020, these costs amounted to 0,14%.

Launch date	June 2017
NAV calculation	Daily
Currency	EUR
Net assets	€ 959.051.600

Financial service provider: Delen Private Bank NV  
Nav publication : L'Echo, De Tijd, La Libre, Cash, Bloomberg, www.beama.be, www.cadelam.be, www.cadelux.lu

The prospectus, the articles of association and the latest annual reports can be obtained free of charge on the following website: [www.cadelux.lu](http://www.cadelux.lu)

Key investor information is provided to you pursuant to a legal obligation to help you understand what an investment in this fund is all about and the risks associated with it. You are advised to read it, as well as the prospectus, in order to make an informed decision whether or not to invest.

If you have any complaints about this Collective Investment Scheme, you can send a message to the following address: [compliance@cadelam.be](mailto:compliance@cadelam.be). If you are not satisfied with the way your complaint is handled, you may also contact the Financial Services Ombudsman via the website : <https://www.ombudsfm.be/en/individuals/introduce-complaint/>