

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

Name:	Incometric Fund - Moneyfarm Enhanced Income Fund Class C-USD
Identifier:	LU3259286972
Manufacturer:	Adepa Asset Management S.A.
Contact Details:	www.adepa.com
Telephone:	Call for more information +352 26 89 80 - 1
Competent authority:	Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising Adepa Asset Management S.A. in relation to this Key Information Document.
KID Date:	4 May 2026

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type

The Sub-fund is part of INCOMETRIC FUND, organized under the laws of the Grand Duchy of Luxembourg as a mutual investment fund. This Fund is authorised and supervised in Luxembourg by the CSSF. The Depository is Quintet Private Bank (Europe) S.A.

Term

The investment horizon is medium term and should be at least 3 years.

Objectives

Its primary objective is to achieve a high or stable return, while preserving capital.

The investment process is made of the combination of strategies including credit strategy founded on the usage of bonds issued by sovereign entities and the private sector, an arbitrage strategy aimed at seeking the relative value on various bond asset classes and an interest rate curve strategy aiming to exploit the variations of the spreads between long-term rates and short-term rates.

The Sub-Fund will not invest over 20% of its Total Net Assets in Contingent Convertible Bonds.

The Sub-Fund may have a significant High Yield exposure, though the unrated bond exposure will be limited to 10% of the Sub-Fund's net asset value. In addition, bonds from non-OECD issuers will be limited to 25%.

The Sub-Fund will invest across various markets and geographies, but currency exchange risk will be limited to 30% of the Sub-Fund.

On an ancillary basis, the Sub-Fund will invest indirectly in MBS, ABS, and high quality investment trade rated CLOs.

The Sub-Fund may trade all types of derivatives for both investment & hedging purposes, including but not restricted to futures, options, swaps, CDS on indices, and CDS.

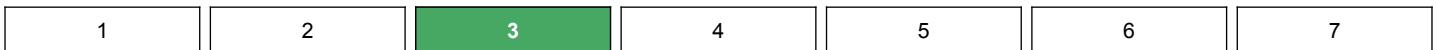
The Sub-Fund may invest in money market instruments.

Intended retail investor

Clean class, denominated in USD. Reserved for eligible counterparty clients, as defined by MiFID, investing for their own account, other collective investment schemes with a minimum investment higher than 50.000 USD, and distributors, platforms and other forms of intermediary who operate a fee-based arrangement with their customers to provide independent advisory or discretionary portfolio management services, that excludes receiving any rebated fees from the Management Company. The investment strategy is most appropriate for investors with short to medium term investment horizon. Minimal initial investment: USD 50.000.

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

Risk Indicator:



← Lower risk Higher risk →

The risk indicator assumes you keep the product for 3 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 is not able to pay you.

We have classified this product as 3 out of 7, which is a medium-low risk class.

This rates the potential losses from future performance at a medium-low level, and poor market conditions are 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 depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Other risks: Credit risk, Liquidity risk, Counterparty risk, Operational risk, Derivatives risk, Currency risk, Event Risk.

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

Performance-Scenarios:

Recommended holding period: 3 years Example Investment: 10,000 USD		If you exit after 1 year	If you exit after 3 years
Stress scenario	What you might get back after costs	7,310 USD	7,150 USD
	Average return each year	-26.9 %	-10.6 %
Unfavourable scenario	What you might get back after costs	8,090 USD	8,400 USD
	Average return each year	-19.1 %	-5.7 %
Moderate scenario	What you might get back after costs	10,180 USD	9,800 USD
	Average return each year	1.8 %	-0.7 %
Favourable scenario	What you might get back after costs	11,720 USD	12,930 USD
	Average return each year	17.2 %	9.0 %
Worst case scenario	You could lose some or all of your investment		

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. 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 unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance over the last 10 years. Markets could develop very differently in the future.

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

Unfavourable scenario: This type of scenario occurred for an investment between September 2021 and September 2022 (If you exit after 1 year), October 2019 and October 2022 (If you exit after 3 years).

Moderate scenario: This type of scenario occurred for an investment between July 2023 and July 2024 (If you exit after 1 year), June 2017 and June 2020 (If you exit after 3 years).

Favourable scenario: This type of scenario occurred for an investment between January 2025 and January 2026 (If you exit after 1 year), September 2022 and September 2025 (If you exit after 3 years).

What happens if Adepa Asset Management S.A. is unable to pay out?

The investments of the fund are held separately from the assets of Adepa Asset Management S.A. as fund management company and from the corresponding custodian bank. Thus, you will not lose your investment in the event of a possible insolvency of Adepa Asset Management S.A.

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.
- Investment: 10,000 USD

Costs over Time	If you exit after 1 year	If you exit after 3 years
Total costs	88 USD	263 USD
Annual cost impact (*)	0.9 %	0.9 %

(*) 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 0.3 % before costs and -0.7 % after costs.

Composition of Costs

The table below shows the impact if you exit after 1 year.

One-off costs upon entry or exit		
Entry costs	We do not charge an entry fee.	0 USD
Exit costs	We do not charge an exit fee for this product, but the person selling you the product may do so.	0 USD
Ongoing costs (taken each year)		
Management fees and other administrative or operating costs	0.5 % of the value of your investment per year.	45 USD
Transaction costs	0.4 % 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.	43 USD
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this product.	0 USD

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

Recommended holding period: 3 years

This fund has no minimum holding period, but has been created for medium term investment. You should therefore be prepared to remain invested with your investment for at least 3 years. However, you can return your investment on any bank business day in Luxembourg.

How can I complain?

If you wish to make a complaint about this fund or about the person who sold you this fund or advised you about this fund, you can do so as follows:

By phone: you can make your complaint on the phone number +352 26 89 80 - 1.

E-mail or by mail: You can make your complaint via e-mail to infocenter@adepa.com or by mail to Adepa Asset Management S.A., 6A rue Gabriel Lippmann, L-5365 Munsbach.

Website: You may address your complaint to us on our website "www.adepa.com" in the "Contact" section.

Other relevant information

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

The monthly calculations of previous performance scenarios can be found under https://www.adepa.com/priip-files/LU3259286972_scenario_export.csv