

**Purpose**

This document provides you with the key information about these investment products. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of these products and to help you compare it with other products.

**Product****GENOS FUND CLASS A**

**Name of PRIIP Manufacturer:** Wealth Fund Services Ltd

**ISIN:** CYF000002552

**Telephone number:** +35722755506

**Website:** [www.wealthfs.com.cy/gr/](http://www.wealthfs.com.cy/gr/)

**Competent Authority:** Cyprus Securities and Exchange Commission

**Date of production of the KID:** 08/01/2024

**What is the product?****Type**

GENOS INVESTMENTS RAIF V.C.I.C. PLC (the "Fund") is a private company limited by shares incorporated under the Companies Law, Cap. 113, under registration number HE425851 and registered with CySEC as a RAIF operating as a variable capital investment company, which will act as an open-ended Registered Alternative Investment Fund ("RAIF") in accordance with the provisions of Part VIII of the AIF Law or any other law which replaces or amends it addressed to Professional and/or Well-Informed investors notifying the CySEC of its activities as a RAIF and pursuant to the Company's registration as a RAIF in CySEC's RAIF Register. The Fund is established as an umbrella structure with multiple Investment Compartments with segregated liability between these Investment Compartments. Any active Investment Compartments launched by the Fund will be documented in the Supplement(s). The Company is externally-managed by WEALTH FUND SERVICES LTD (the "External Manager"), a private company limited by shares which operates as a UCITS and AIF Management Company, under license number MC UCITS 6/78/2012 (updated to include AIFs on 17.07.2020).

**Duration**

This investment has no maturity date. There are circumstances under which the Company may be entitled to terminate the investment in the Investment Compartment unilaterally. Circumstances under which the termination of the investment can occur include, inter alia, the investment being held by or for the benefit (directly or indirectly) of an ineligible investor or being acquired in breach of any applicable laws or the termination of the investment would eliminate or reduce the exposure of the Company to any tax and/or regulatory adverse consequences.

**Objectives and Investment Policy**

The main objective of the Fund is to provide its Investors with a choice of professionally managed Sub-Funds which will invest in stocks and bonds, in line with a value strategy targeting undervalued securities, based on fundamental analysis and a concentrated portfolio, as further specified in the relevant Supplement of this Prospectus, with the intention of achieving medium to long term capital growth for the Unit holders. The External Manager aims to achieve the specific investment objective and policy of each Sub-Fund as described in the relevant Supplement of this Prospectus. The Investments of each Sub-Fund shall at any time comply with the policy set out in the relevant Supplement(s) of the Fund's Prospectus and Investors prior to any investment being made, take due account of the risks of Investments set out in section "RISK DISCLOSURES" of the Prospectus.

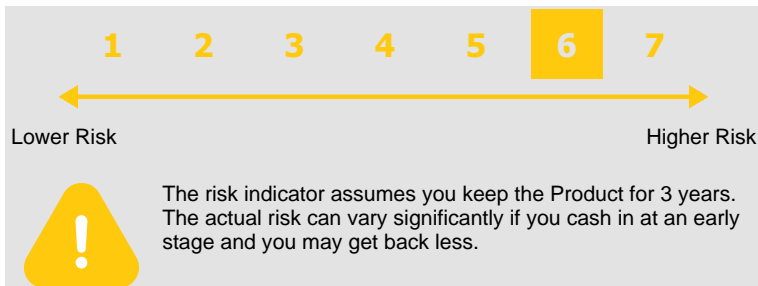
In order for the Sub-Funds to achieve their respective investment objective, the External Manager has established structured and appropriate strategies and decision-making process. The investment rationale, the asset allocation and any investment restrictions of each Sub-Fund are formulated and disclosed in its respective Supplement. The Fund may be able to use Leverage (whether through borrowing of cash or securities, or embedded in derivative positions) in accordance with the Investment Objective and Strategy and subject to the investment restrictions of each Sub-Fund as further detailed in the relevant Supplement(s) of this Prospectus.

**Investor profile**

The Fund is suitable for Professional and/or Well-Informed Investors.

**Other information**

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



The SRI 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 we are not able to pay you. We have classified this product as 5 out of 7 which is a 'medium-high' risk category. This rates the potential losses from future performance at a medium-high level and poor market conditions will likely to impact the capacity to pay you. This product does not include any protection from future market performance so you could lose some or all of your investment.

The following are additional risks materially relevant and not covered by the risk and reward category:

- Country Risk/Sector Risk/Issuer Risk/Currency Risk

The risk of investing or having exposure in a specific country, sector, issuer and currency which depends on political, legal, economic and social risks of that country, the prospects of the specific industry sector within the country and the business prospects and financial position of any particular issuer within the sector. Moreover, any pertinent investment may carry different currency risk depending on the jurisdiction of issuance.

- Market Risk

The risk of loss resulting from fluctuation in the market value of positions in the portfolio attributable to changes in market variables, such as interest rates, foreign exchange rates, equity and commodity prices or an issuer's creditworthiness.

- Operational and Safekeeping Risks

The risk of loss resulting from inadequate internal processes and failures in relation to people and systems of the External Manager or from external events, and includes legal and documentation risk and risk resulting from the trading, settlement, safekeeping and valuation procedures.

- Impact of Financial Techniques

The risk of loss resulting from utilizing specific derivatives on financial instruments which are intensified by the leverage structure of these products (e.g. fluctuation of the underlying asset, counterparty risk in the case of over-the-counter transactions, liquidity, etc.).

- Liquidity Risk

The risk that a position in the portfolio cannot be sold, liquidated or closed at limited cost in an adequately short time frame and that the ability to redeem shares at the request of an investor is therefore compromised.

## Performance Scenarios

The unfavourable, moderate, and favourable scenarios shown below are illustrations using the worst, average, and best performance of the Product. The stress scenario shows what you might get back in extreme market circumstances. What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

Investment: 10.000 EUR

Scenarios		If you exit after 1 year	If you exit after 3 years
<b>Minimum:</b>	There is no minimum guaranteed return. You could lose some or all of your investment.		
<b>Stress scenario:</b>	What you might get back after costs	4,610 EUR	3,700 EUR
	Average return each year	-53.9%	-28.2%
<b>Unfavorable Scenario</b>	What you might get back after costs	7,110 EUR	7,450 EUR
	Average return each year	-28.9%	-9.4%
<b>Moderate scenario</b>	What you might get back after costs	10,990 EUR	13,570 EUR
	Average return each year	9.9%	10.7%
<b>Favorable scenario</b>	What you might get back after costs	14,350 EUR	19,120 EUR
	Average return each year	43.5%	24.1%

This table shows the money you could get back over the next 1 or 3 years, under different scenarios, assuming that you invest 10.000 EUR. The scenarios shown illustrate how your investment could perform. You can compare them with the scenarios of other products. The scenarios presented are an estimate of future performance and are not an exact indicator. What you get will vary depending on how the market performs and how long you keep the product. 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. This means it is difficult to estimate how much you would get back if you are willing to cash in before the recommended holding period (3 years). You will either be unable to cash in early or you will have to pay high costs or make a large loss if you do so. The figures do not take into account your personal tax situation, which may also affect how much you get back.

The unfavourable scenario occurred for an investment between December 2021 - December 2022 (if you exit after 1 year) and between December 2021 - December 2023 (if you exit after 3 years).

The moderate scenario occurred on an investment between September 2014 - September 2015 (if you exit after 1 year) and between December 2016 - December 2019 (if you exit after 3 years).

The favourable scenario occurred for an investment between March 2020 - March 2021 (if you exit after 1 year) and between December 2018 - December 2021 (if you exit after 3 years).

## What happens if the compartment is unable to pay out?

In the event of default of the Compartment, there will be a direct impact on investors. Deposits by collective investment schemes are excluded from the Cyprus Deposit Guarantee and Resolution of Credit and Other Institutions Scheme. The investors in the Compartment are protected by any investor compensation or guarantee scheme.

## What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

The Reduction in Yield ("RIY") shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account, one-off, ongoing and incidental costs. The amounts shown here are the cumulative costs of the product itself, for one holding period. The figures assume you invest 10.000 EUR. The figures are estimates and may change in the future.

### 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 investment periods. In case you decide to exit before the product ends, exit costs may apply in addition to the amounts shown here.

We have assumed

- In the first year you would get back the amount that you invested (0 % annual return). For the other holding period we have assumed the Product performs as shown in the moderate scenario.
- 10.000 EUR is invested.

	1 year	3 years
<b>Total Costs</b>	220 EUR	750 EUR
<b>Annual Cost Impact (*)</b>	2.2%	2.0%

(\*) This illustrates how costs reduce your return each year over the holding period. For example, it shows that if you exit at maturity your average return per year is projected to be 12.7 % before costs and 10.7 % after costs.

### Composition of costs

The table below shows the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period and the meaning of the different cost categories.

One-off costs		Default
Entry Costs:	% of the amount you pay in when entering this investment.	0 EUR
Exit costs:	0.00% of your investment before it is paid out to you.	0 EUR
Ongoing Costs		
Management fees and other administrative or operating costs	1.90% The impact of the costs that we take each year for managing your investments.	190 EUR
Transaction Costs	0.34% The impact of the costs of us buying and selling underlying investments for the product.	34 EUR
Incidental Costs		
Performance fees	The actual amount will vary depending on how well your investment performs. The aggregated cost estimation above includes the average over the last 5 years.	0 EUR

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

There is no minimum holding period commencing from an investor's initial date of subscription in the Compartment and there is no lock-up period commencing from the launch of the Compartment. Any transactions with respect to the Investor Shares held in the Compartment may be subject to dealing charges and taxes.

## How can I complain?

Investors who wish to file a complaint must do so by submitting their complaint, along with any relevant information, as follows:

- Either, via e-mail to [info@wealthfs.com.cy](mailto:info@wealthfs.com.cy), or
- Through post to the External Manager's address: 12-14 Kennedy Avenue, Flat/Office 305, 1087, Nicosia, Cyprus charge and can be obtained from the External Manager. The letter shall be addressed to the External Manager's Compliance Officer.

## Other relevant information

Copies of the Company's Prospectus and the offering supplement of the Compartment, the memorandum and articles, the latest annual report, if published, the latest half-yearly report, if published after the latest annual report, and information on the latest NAV per investment share and historic performance (if any) of the Compartment may be obtained upon request, free of charge, from the registered office of the External Manager, at 12-14 Kennedy Avenue, Flat/Office 305, 1087, Nicosia, Cyprus.

Issued in Cyprus by the External Manager.