

# ESSENTIAL PORTFOLIO SELECTION

Rivertree Bond

Rivertree Equity

Rivertree Fd

Investor Rights Summary

The hereabove mentioned funds (each a "Company") are a Luxembourg-based UCITS fund authorised and regulated by the Commission de Surveillance du Secteur Financier ("CSSF").

The EU Directive and Regulation on the cross-border distribution of investment funds (Directive (EU) 2019/1160 and Regulation (EU) 2019/1156, together the "CBDF") comes into force on 2nd August 2021. Under the "High Level Principle" Requirements set out in Article 4 of the Cross-Border Directive Regulations, marketing communication issued by UCITS funds are required to include a summary of investor rights and provide a hyperlink to that summary - the summary must include information on access to collective redress mechanisms.

Rights applicable to shareholders as outlined in the Prospectus are summarised below (for full details please carefully read the Prospectus and details on reference websites):

**Data Protection:** Upon written request, investors may access their Personal Data provided to the Company.

The investor has the right to:

- access his/her Personal Data;
- correct his/her Personal Data where it is inaccurate or incomplete or object to the processing of his/her Personal Data;
- ask for erasure of his/her Personal Data;
- ask for Personal Data portability under certain conditions.

The investor may exercise these rights by writing to Maria-Dolores Perez, 43 Boulevard Royal, L-2955 Luxembourg; by telephone +352 4797 6652 or by email at [DPOGroup@quintet.com](mailto:DPOGroup@quintet.com).

In addition, the investor has a right to file a complaint with the Luxembourg data protection authority, the Commission nationale pour la protection des données ("CNPD"), if the investor has concerns about the processing of his or her Personal Data.

Below are the contact details of the CNPD:

Address: 15, Boulevard du Jazz, L-4370 Belvaux;

Telephone: (+352) 26 10 60 -1; Fax. : (+352) 26 10 60 – 29

Website: <https://cnpd.public.lu/en.html>

Web-form: <https://cnpd.public.lu/en/droits/faire-valoir/formulaire-plainte.html>

**Shares:** The Shares of each Class of Shares are in principle issued in registered form without any par value and fully paid up. Each Share, irrespective of its Net Asset Value, is entitled to one vote at all general meetings of shareholders. The Company draws the investors' attention to the fact that any investor will only be able to fully exercise his shareholder rights directly against the Company, notably the right to participate in general meetings of shareholders, if the investor is registered himself and in his own name in the Company's Share register. In cases

where an investor invests in the Company through an intermediary investing into the Company in his own name but on behalf of the investor, it may not always be possible for the investor to exercise certain shareholder rights directly against the Company. The right of a shareholder to attend a general meeting of shareholders and to exercise the voting rights attaching to his/its/her Shares shall be determined by reference to the Shares held by this shareholder as at the Record Date (defined in the Prospectus). Investors are advised to take advice on their rights.

**Key Investor Information Document (KIID):** According to the 2010 Law, the KIID must be provided to investors in good time before their proposed subscription for Shares. Before investing, investors are invited to visit the Company website and download the relevant KIID prior to any application. The same diligence is expected from the investor wishing to make additional subscriptions in the future since updated versions of the KIID will be published from time to time. A hard copy can be supplied to investors on request and free of charge at the registered office of the Company.

The above shall apply mutatis mutandis in case of switch. Depending on applicable legal and regulatory requirements (comprising but not limited to MiFID) in the countries of distribution, Mandatory Additional Information may be made available to investors under the responsibility of local intermediaries / distributors.

**Periodic reports and publications:** The Company will publish audited annual reports within 4 months of the end of the fiscal year and unaudited semi-annual reports within 2 months of the end of the reference period. The annual report includes the financial statements for the Company and each Portfolio. These reports will be made available to Shareholders at the Company's registered office and from the Depositary Bank and foreign agents involved in marketing the Company abroad. The net asset value per Share of each Portfolio and the issue and redemption price are available from the Depositary Bank and the foreign agents involved in marketing the Company abroad. In case of material change and/or where required by the CSSF or by Luxembourg law, Shareholders will be informed via a notice sent to their attention or in such other manner provided for by the applicable law.

**Automatic Exchange of Information ("AEOI"):** The shareholder has a right of access to and rectification of the data communicated to the Luxembourg tax authorities (Administration des Contributions Directes) by the Company for the purposes of reporting under the Luxembourg CRS law on the automatic exchange of financial account information in the field of taxation, which can be exercised by contacting the Company at its registered office. Please see Prospectus for further details.

**Complaints:** A person having a complaint about the operation of the Company may submit such complaint in writing to the Management Company at its registered office. The details of the Management Company's complaint handling procedures as well as the voting rights policy, best execution policy, conflicts of interests rules, etc. may be obtained free of charge during normal office hours at the registered office of the Management Company:

Kredietrust Luxembourg S.A., 88, Grand Rue, L-1660 Luxembourg, Grand Duchy of Luxembourg.

**Liquidation of the Company:** The Company has been established for an unlimited period of time. However, the Company may be dissolved and liquidated at any time by a resolution of the general meeting of shareholders. In the event of a dissolution of the Company, liquidation shall be carried out by one or several liquidators (who may be physical persons or legal entities) named by the meeting of shareholders effecting such dissolution and which shall determine their powers and their compensation. The net proceeds of liquidation corresponding to each Portfolio shall be distributed by the liquidators to the holders of Shares of each Portfolio in proportion of their holding of Shares in such Portfolio and Class. Please see prospectus for further details.

**Investor Compensation:** The Luxembourg investor compensation scheme (Système d'indemnisation des investisseurs, "SIIL") covers investors, physical persons and legal entities within the limits and according to the terms and conditions provided for by the law of 18 December 2015. The SIIL provides cover for claims resulting from an institution's inability to: reimburse its investors the funds due to them or belonging to them, held on their

behalf and related to investment transactions, in accordance with applicable legal and contractual conditions; or to return to investors the instruments belonging to them and held by them, administered or managed on their behalf and related to investment transactions, in accordance with applicable legal and contractual conditions. It covers, under the legal conditions in place, investments up to an amount equivalent to EUR 20 000, whatever their currency or location within the European Union and regardless of the number of accounts held. Investors may contact the SIIL at the postal address (L-2860 Luxembourg) or by e-mail (cpdi@cssf.lu) within 10 years of the date on which the CSSF determined that the institution does not seem to be able to fulfil its obligations resulting from claims of investors, or when the Tribunal d'arrondissement (District Court) in Luxembourg sitting in commercial matters ordered the suspension of payments or the winding-up of the failing institution.

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For the most up-to-date information regarding one of the Company please see the latest Fund Prospectus and related offering documentation which can be found at the following location:

<https://www.quintet.lu/en-lu>